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Council on Aging, Inc.
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8:30 a.m.-5:00 p.m.
Monday-Friday

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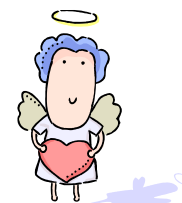
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Senior Tidings

Crawford County Council on Aging, Inc. January/February 2009

Council on Aging....notes



Social Security: The representative from the Social Security office will no longer be coming to the Council on Aging. Unfortunately, the Social Security office is short of staff and is unable to send a representative. If you are in need of assistance you may call 1-800-772-1213 to set up a telephone appointment, use the web site (www.socialsecurity.gov), or visit the Social Security office located at 1287 South Tremble Rd., Mansfield, OH, to apply for benefits. We apologize for the inconvenience.

Cell Phone Recycling: The Council on Aging continues to make an effort to make the most of used cell phones. We have been collecting used cell phones as a fundraising project. This year we will also be accepting small electronics in hopes of

keeping additional toxic waste out of the trash. In addition to cell phones, the following items (working or not) will be accepted:

- Old Games Systems (Play station, X-box, Nintendo, etc.)
- iPods, all models
- Laptops
- Digital Cameras
- And of course Cell Phones and their accessories.

Simply, drop off your used electronics at:

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Health & Nutrition....

Health Tip #1: According to statistical research, 40 to 45 percent of Americans make at least one New Year's resolution. At the six-month marker, less than half are still sticking to their promises. To help Americans make 2009 a healthier year, the American Medical Association

has created a list of easy resolutions.

- **Cut the salt:** Did you know that a high-sodium diet can increase the risk of cardiovascular disease?
- **Get screened for cancer:**

Cancer screenings may sound scary and you might think you don't need one, but early detection is often the key to beating cancer. Women over 40 should schedule an annual mammogram to screen for breast cancer.

- **Talk to your doctor:** Don't just see your doctor when you're feeling sick. Call your doctor anytime you have health questions or concerns and ask her/him for tips on sticking to your health resolutions.

Source: *Dear Marci*, Volume 7; Issue 52; Dec. 2008.

Health Tip #2: Adults over 65 are more than twice as likely to die in a home fire than the rest of the general population, according to the Burn Institute. For those over 75, the risk triples. In addition, during the cold winter months, heating devices can also produce carbon monoxide gas. Here are some tips to keep you warm and safe inside your home, no matter how cold it gets outside.

- **Detect your detector:** Install smoke and carbon monoxide detectors on every level of your home and check their batteries often, changing them at least once a year.
- **Give your space heater space:** Keep any objects at least three feet away from your space heater. Never leave it unattended.
- **Keep your flames in check:** If you have a wood-burning fireplace, invest in a glass or screen door to keep logs and flying sparks from falling on the floor.

Source: *Dear Marci*, Volume 7; Issue 51; Dec. 2008.

Health Tip #3: Every year, thousands of patients endure some form of physical therapy, which can often be painful and repetitive. It is used in treatment for recovery from a wide variety of ailments including strokes (suffered by 700,000 Americans annually), heart attacks (1.1 million a

year), sports injuries and car crashes. To make rehab more enjoyable, several hospitals and rehabilitation clinics across the country have begun supplementing traditional therapy with use of Nintendo's Wii video game console. The Wii's wireless motion-sensitive controller requires the user to move around in order to engage in sports like bowling and boxing. Wiihabilitation is proving that repetitive stretching and lifting exercises don't have to be boring.

When you use Wii at home. Be aware that the workout you get will be as rigorous or as easy as you make it. Here are some ways you can use Wii to help you stay in shape:

- **Keep moving:** While playing Wii tennis, jog in place to keep up your heart rate.
- **Use your imagination:** If you're taking on Wii boxing, pretend you really are bobbing and weaving to avoid and deliver punches.
- **Don't stick to your favorite:** Give all the games a chance. You burn up to 433 calories just by playing 12 minutes of each game on the Wii Sports disc (boxing, tennis, golf, bowling and baseball).

Source: *Dear Marci*, Volume 7; Issue 47; Nov. 2008.

January is National Blood Donor Month



Every two seconds someone in the United States needs blood. More than 38,000 blood donations are needed each day. Just one blood donation can help save up to three lives. Meanwhile, blood has a shelf life of only 42 days, which means supplies constantly need to be replenished. However, even with this great need and the potential of saving lives, only five percent of those who are eligible to give blood actually do.

There is no upper age limit for donating blood. Nationally, approximately four percent of blood do-

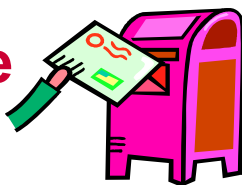
nors are over age 65. While the majority of donors are under 65, the average frequency of donors tends to increase as they age. The average donation frequency for the 24 to 44 age group is 1.6 times a year.

Blood donors have many reasons for giving: friends and family members have received blood, blood donation is a way to give back to the community or the feeling of making a difference in the lives of others are among them. Giving blood is a selfless act of charity because you are giving away a part of yourself to help someone you don't know.

Whatever the reason, when a donor gives blood, he or she helps ensure a safe and adequate blood supply is available during the winter months and helps save lives.

Source: *Aging Connection*, Ohio Department of Aging, January 2009.

Marci's Medicare Answers....



Dear Marci,



I have Medicare but a friend told me I might also qualify for Medicaid to help pay for my health care costs. What is Medicaid and how does it work with Medicare?

—Ned (Helena, MT)

Dear Ned,

If you have a low income, you may qualify for certain Medicaid programs in your state. Depending on your health care needs, Medicaid is a federal and state program that covers medical care for certain people with low incomes. Each state runs several different Medicaid-funded programs for different groups of people.

If you qualify for a Medicaid program, Medicare

will pay first for your health care and Medicaid will pay second. In many cases. For services that both Medicare and Medicaid can cover (such as doctors' visits, hospital care, home care and skilled nursing facility care), Medicaid will prevent or protect you from owing your doctor or hospital any Medicare coinsurance and co-payments.

Medicaid may also pay for some additional services that Medicare does not cover, such as dental care or transportation to and from doctors' appointments. Depending on which program you qualify for, Medicaid may cover extended long-term care services.

—Marci

Dear Marci,



I had a heart attack a month ago. My doctor suggested I enroll in a supervised exercise program. Will Medicare pay for this program?

Dear David,

Yes. Medicare will cover a cardiac exercise program if you have: had a heart attack in the last 12 months; had a coronary bypass surgery; stable angina pectoris (chest pain or discomfort due to heart disease); had a heart valve repair or replacement; had a percutaneous transluminal coronary angioplasty (PTCA) or coronary stenting; and/or had a heart or combined heart-lung transplant.

In addition, you must: get a referral from a doctor; get the services at the outpatient department of a hospital or in a doctor-directed clinic; and take part in a comprehensive program that includes: a medical evaluation, a program to modify cardiac risk factors (such as nutritional counseling and education), and supervised exercise sessions done with continuous monitoring of the electrical activity of the heartbeat (electrocardiograph—EKG). Medicare will pay 80 percent of the Medicare-

approved amount (after you have paid the Part B deductible) for two to three sessions a week for 12 to 18 weeks (up to 36 sessions). If medically necessary, Medicare will cover up to a total of 72 sessions within 36 weeks.

—Marci

Dear Marci,



My husband and I are caregivers for my mother. We are exhausted, and would like to go out of town for a few days for a break. Will Medicare pay for someone to take care of her while we're away?

—Toni

Dear Toni,

Medicare will only pay for respite care (a rest from care giving) if your loved one has a life-threatening illness and qualifies for Medicare's hospice benefit.

Under the hospice benefit, your loved one can get respite care in a Medicare-approved hospital or skilled nursing facility for up to five days. Medicare will pay 95 percent of the Medicare-approved amount for respite care.

—Marci

Dear Marci,



I didn't apply for Medicare when I turned 65 even though I did not have health coverage from my job or my husband's. I am now 68. I know that there is a penalty for enrolling late. Is there any way I can avoid this?

—Kath

Dear Kath,

It is possible if you have low income. If you apply for and are accepted into one of the Medicare Savings Programs (MSP) that help pay for Medicare, **you will not have to pay the Part B premium penalty.** The Medicare Savings Programs (QMB,

SLMB, or Q-1), also known as Medicare Buy-In programs, will pay your full Part B premium, including the penalty, for you.

You can apply for an MSP **at any time** through your local Medicaid office. Your Medicare coverage will begin when your **MSP takes effect.**

—Marci

Source: *Marci's Medicare Answers* is a service of the *Medicare Rights Center* (www.medicarerights.org), the nation's largest independent source of information and assistance for people with Medicare. Articles printed in the following order: Vol. 8, Issue 1; February 2009; January 2009; www.medicare.interactive.org. To subscribe to "DearMarci," MRC's free educational e-newsletter, simply e-mail dear-marci@medicarerights.org.



Compassionate Allowances initiative....

Social Security rolls out nationwide "Compassionate Allowances" initiative. This process will fast-track applications for people with cancers and rare diseases.

Michael J. Astrue, Commissioner of the Social Security Administration (SSA), announced Oct. 27, 2008, the national rollout of the agency's Compassionate Allowances initiative is a way to expedite the processing of disability claims for applicants whose medical conditions are so severe that their conditions obviously meet Social Security's statement.

SSA's expedited decision process includes a total of 50 health conditions. Over time, more diseases and conditions will be added.

Before announcing this initiative, Social Security held public hearings to gain information from ex-

perts on rare diseases and cancers. The agency also enlisted the assistance of the National Institutes of Health.

Compassionate Allowances is the second piece of the agency's two-track, fast-track system for certain disability claims. Combined with the agency's Quick Disability Determination process, this two-track system could result in six to nine percent of disability claims (the cases for as many as 250,000 people) being decided in an average of six to eight days.

Daniel E. Smith, president of the American Cancer Society Cancer Action Network, said, "Unfortunately, many hardworking people with cancer may not only face intensive treatment to save their lives, but they may also find themselves truly unable to perform their daily work-related activities and as a result, may face serious financial concerns, such as the loss of income and the cost of treatment. Social Security's Compassionate Allowances program will help streamline the disability benefits application process so that benefits are quickly provided to those who need them most."

Visit www.socialsecurity.gov/compassionateallowances for a list of the first 50 impairments.

Source: *OSHIIP News*, Ohio Senior Health Insurance Information Program, January 2009.

2008 Tax Season.....VITA



The **Volunteer Income Tax Assistance** program is an Internal Revenue Service authorized program offering **FREE** income tax assistance for State Income Tax, Ohio School District Tax, & Local City Income Tax. VITA is offered to elderly, disabled, and low to moderate income taxpayers.

Location: Holy Trinity Catholic Church, 760 Tiffin St., Bucyrus (enter door in back of building,

closest to playground).

Call: Crawford County Council on Aging to schedule VITA appointments at 419/562-3050 or 1-800-589-7853.

Please bring the following information with you to your VITA appointment. This will help the volunteers complete your tax return in the time space allotted, per appointment.

1. Proof of identification-picture I.D. or driver's license.
2. Social Security numbers for you, your spouse and any dependents you are claiming on your return.
3. Birth dates for you, your spouse and any dependents.
4. Wage and earning statements (Forms W-2, W-2G or 1099-R from all employers.
5. Interest and dividend statements from banks and mutual funds (1099-INT, 1099-DIV).
6. Social Security benefits, Form SSA-1099
7. Pension or annuity, Form 1099-R
8. All forms indicating federal, state and local income tax paid, plus any estimated taxed paid quarterly in 2008.
9. Unemployment compensation statement.
10. Child care provider information (name, provider's social security number or the provider's business employer identification number).
11. All receipts or canceled checks for items such as medical expenses, taxes paid, mortgage interest paid and charitable contributions, if you are itemizing deductions that exceed your standard deduction.
12. Bank routing numbers and account numbers for direct deposit of any refunds into your checking or savings account.
13. Last year's tax return for any carry forward credit to 2008 return.

14. If you and your spouse are filing taxes electronically (e-file) on a married, joint return, you must both be present to sign Form 8453, giving VITA authority to transmit your return directly to the IRS. Refunds are received in half the time compared to returns mailed in.
15. If you received the stimulus payment in 2008, bring in Form 1378 you received showing the amount. There may be another stimulus for 2008 tax season call "recovery rebate credit".

TV Converter Box Coupon Program....



Digital TV Transition.... The TV Converter Box Coupon Program has reached its funding ceiling. However, coupon requests from eligible households will be filled on a first-come-first-served basis as funds become available from expiring coupons. You will not receive coupons until funds become available. If you would like to apply for a coupon today and are eligible, you will be placed on a waiting list.

If you choose to apply for coupons today and are eligible, you will receive a reference number. You can use the website www.dtv2009.gov to check the status of your request. The website will be updated if funding becomes available, and the mailing date for your coupons will be updated at that time.

How can you be sure at least one TV in your home will receive digital signals after February 17, 2009? You can:

- Buy a converter box, with or without a \$40 coupon, and connect it to your current TV. Boxes typically cost between \$40 and \$80.
- Buy a TV with a digital tuner.
- Sign-up for cable, satellite or other pay service. Contact your local provider regarding your options.

If you have not ordered your coupon yet or have been placed on the waiting list, consider taking one of the actions above to be sure at least one of the analog TVs in your home is ready for the transition.

How do I request a coupon? You can request a coupon, until March 31, 2009, while supplies last in one of four ways:

- *Apply online.*
- *Call the Coupon Program toll-free 24-hour automated system, 1-888-DTV-2009 (1-888-388-2009).*
- *Mail a coupon application to: P.O. Box 2000, Portland, OR 97208-2000. Coupon applications are also available at the Council on Aging.*
- *Fax a coupon application to 1-877-388-4632.*
- *Deaf or hard of hearing callers may dial 1-877-530-2634 (English/TTY) or 1-866-495-1161 (Spanish/TTY). TTY Service is available from 9am-9pm Eastern Time Monday through Friday.*

Will the transition affect me? You will need to take action before February 17, 2009 if you currently watch TV on an analog TV set that is not connected to cable, satellite or other pay TV service. If you own a television with a digital tuner or subscribe to a pay TV service, you will likely continue to receive TV programming as usual after the transition.

BBB Senior Alert....



Discount Health Insurance-Be Cautious!

Many newspapers are running a full ad which touts the benefits of Discount Health Insurance (DHI). Some ads initially make you think that the DHI is free, but several paragraphs into the ad reveal there is a monthly charge.

DHI typically advertise low monthly premiums, which in today's economy are very attractive to

seniors on fixed incomes. But how can DHI's premiums be so low when most insurance rates have climbed substantially for 2009?

Because....Discount Health Insurance.... Is Not Health Insurance.

A DHI company offers a card or membership that states it will provide a savings on your doctor visits, dental, vision and other medical expenses. *They offer a discounted price when you go to providers in their network.*

Before signing with a DHI, the BBB suggests:

1. Read and completely understand the DHI's terms and conditions. Since discount health insurance is not insurance, you will be faced with medical bills.
2. Will the monthly premium eat up any discounts you may receive.
3. Don't fall for the advertising "save up to 60%" of your bill. This means the savings can range from 1% to 60%. A 1% or 2% savings is not much of a deal.
4. Verify that your doctor(s) and pharmacy participate in the DHI's discount program. Sometimes the ad will list providers/pharmacies without their consent.
5. If your provider/pharmacy accepts DHI, how much of a discount do they give?

Note: If you have questions about changing your Medicare plan, contact OSHIP (Ohio Senior Health Insurance Information Program) at 1-800-686-1578 or contact the Council on Aging at 419/562-3050 or 1-800-589-7853.

Remember: If you are considering doing business with a Discount Health Insurance company, first check them out with the BBB.

Call the BBB at 419/531-3116 or toll-free 1-800-743-4222.

Source: The Better Business Bureau Foundation serving NW OH and SE MI, Inc., Faye E. Wen-

zlick, Director Senior Program.

Winter Weather....



When winter temperatures drop significantly below normal, staying warm and safe can become a challenge. Extremely cold temperatures often accompany a winter storm, so you may have to cope with power failures and icy roads. Although staying indoors as much as possible can help reduce the risk of car crashes and falls on the ice, you may also face indoor hazards. Many homes will be too cold, either due to a power failure or because the heating system isn't adequate for the weather. When people must use space heaters and fireplaces to stay warm, the risk of household fires increases, as well as the risk of carbon monoxide poisoning.

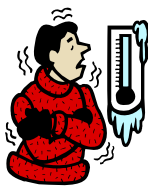
Exposure to cold temperatures, whether indoors or outside, can cause other serious or life-threatening health problems. Infants and the elderly are particularly at risk, but anyone can be affected. To keep yourself and your family safe, you should know how to prevent cold-related health problems and what to do if a cold-weather health emergency arises.

What is Extreme Cold?

What constitutes extreme cold and its effects can vary across different areas of the country. In regions relatively unaccustomed to winter weather, near freezing temperatures are considered "extreme cold." Whenever temperatures drop decidedly below normal and as wind speed increases, heat can leave your body more rapidly. These weather related conditions may lead to serious health problems. Extreme cold is a dangerous situation that can bring on health emergencies in susceptible people, such as those without shelter or who are stranded, or who live in a home that is poorly insulated or without heat.

Winter Weather...Hypothermia

When exposed to cold temperatures, your body begins to lose heat faster than it can be produce. Prolonged exposure to cold will eventually use up your body's stored energy. The result is hypothermia or abnormally low body temperature. Body temperature that is too low affects the brain, making the victim unable to think clearly or move well. This makes hypothermia particularly dangerous because a person may not know it is happening and won't be able to do anything about it.



Hypothermia is most likely to occur at very cold temperatures, but it can occur even at cool temperatures (above 40° F) if a person becomes chilled from rain, sweat, or submersion in cold water.

Victims of hypothermia are often (1) elderly people with inadequate food, clothing, or heating; (2) babies sleeping in cold bedrooms; (3) people who remain outdoors for long periods, the homeless, hikers, hunters, etc. and (4) people who drink alcohol or use illicit drugs.

Recognizing Hypothermia.... Warning signs of hypothermia:

Adults:

- shivering, exhaustion
- confusion, fumbling hands
- memory loss, slurred speech
- drowsiness

What to do: If you notice any of these signs, take the person's temperature. If it is below 95°, the situation is an emergency, get medical attention immediately.

If medical care is not available, begin warming the person, as follows.

- Get the victim into a warm room or shelter. If the victim has on any wet clothing, remove it.
- Warm the center of the body first, chest, neck,

head, and groin, using an electric blanket, if available. Or use skin-to-skin contact under loose, dry layers of blankets, clothing, towels or sheets.

- Warm beverages can help increase the body temperatures, but do not give alcoholic beverages. Do not try to give beverages to an unconscious person.
- After body temperature has increased, keep the person dry and wrapped in a warm blanket, including the head and neck.

A person with severe hypothermia may be unconscious and may not seem to have a pulse or to be breathing. In this case, handle the victim gently, and get emergency assistance immediately. Even if the victim appears dead, CPR should be provided. CPR should continue while the victim is being warmed, until the victim responds or medical aid becomes available. In some cases, hypothermia victims who appear to be dead can be successfully resuscitated.

Source: National Center for Environment Health (NCEH)/Agency for Toxic Substances and Disease Registry (ATSDR), Coordinating Center for Environmental Health and Injury Prevention (CCEHIP).

Medicare Costs for 2009

Part A (Hospital insurance):

- Hospital Deductible: \$1068 per benefit period
- Hospital co-payments: \$267 (61-90 days)
- Skilled Nursing Co-pay: \$133.50

Part B (Medical Insurance):

- Monthly premium: \$96.40
- Annual deductible: \$135
- Coinsurance amount: 20%

2009 Standard Part D Benefit: Medicare Prescription Drug Coverage

What happens? 2009 starts, and you pay a monthly premium plus prescription co-pays. Your cost will vary depending on your plan.

Gap starts (\$2,700), and you pay a monthly premium plus the full prescription cost. Your full prescription cost will be \$4,350 while in the coverage gap or “donut hole”. Once this amount is paid, the gap ends.

Gap ends, and you pay a monthly premium plus about 5% in co-pays. Your cost will vary depending on your plan.

LIS (Low Income Subsidy) Co-payments for 2009:

-Up to or at 100% FPL-\$1.10/\$3.20

-Other LIS-\$2.40/\$6.00

Partial LIS Deductible/Cost-sharing-\$60/15%

Valentine's Day..... Did you know?



♥ 188 million Valentine's Day cards are exchanged annually, making Valentine's Day the second most popular greeting-card-giving occasion. (This total excludes packaged kids valentines for classroom exchanges) (Source: Hallmark research)

♥ According to the Greeting Card Association, an estimated one billion valentine cards are sent each year. Making Valentine's Day the second largest card-sending holiday of the year. (An estimated 2.6 billion cards are sent for Christmas).

♥ Approximately 85 percent of all valentines are purchased by women. In addition to the United States, Valentine's Day is celebrated in Canada, Mexico, the United Kingdom, France, and Australia.

♥ Valentine greetings were popular as far back as the Middle Ages (written Valentine's didn't begin to appear until after 1400), and the oldest known Valentine card is on display at the British Museum.

♥ The first commercial Valentine's Day greeting cards produced in the U.S. were created in the 1840s by Esther A. Howland, known as the Mother of the Valentine, made elaborate creations with real lace, ribbons and colorful pictures known as “scrap”.

♥ Cupid, the child-like, winged deity often associated with our modern Valentine's day, is the son of Venus, the Roman goddess of love. In Greek mythology, Cupid is known as Aphrodite's son Eros.

Source: Encyclopedia: Lincoln, Abraham. (2004). The History Channel website. Retrieved 19:13, May 9, 2006, from <http://www.historychannel.com/>

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