

BEAR RIVER AREA AGENCY ON AGING

THE BEAR RIVER ASSOCIATION OF GOVERNMENTS



CHECK OUT WHAT'S IN THIS
ISSUE:

A MESSAGE FROM OUR
OMBUDSMAN - 2
MEDICARE MINUTE - 3
VETERANS VOICE - 4
CAREGIVER CENTRAL - 4
ACTIVITY CORNER - 5



FEATURED PROGRAM- CAREGIVER SUPPORT PROGRAM

BY SHELLY ANDRUS

The caregiver program helps prevent caregiver burnout and provides caregivers with respite care. We are able to help them set up in-home services so that the caregiver is able to get some relief from the many responsibilities that they do on a daily basis. Some of the in-home services that we offer are homemaking and bathing services.

One of the clients that we had was a daughter who was caring for her father while also caring for her husband, 3 children and working full-time. She was feeling very overwhelmed and reached out to us for assistance. We were able to get her onto our program and she was able to get some in-home services to care for her dad who was in a wheelchair and difficult for her to bathe. In that year, the father had a dramatic decline. He went blind and the family got COVID-19. With the help of these services, they were able to keep her father at home until he passed away peacefully. They will forever be grateful for that time with him. This is one example of many that have found relief from the Caregiver Support Program.

Please contact Shelly at (435)713-1467 for more information about the program.



Medicare's Open Enrollment Period

Medicare's Open Enrollment Period runs October 15 through December 7 and is the time of year when you can make certain changes to your Medicare coverage. You can make as many changes as you need to your Medicare coverage during Open Enrollment. The last change you make will take effect on January 1, 2022. Take action during Open Enrollment to make sure your coverage will meet your needs in 2022.

Know the changes you can make during Medicare's Open Enrollment period

The changes you can make include:

- Joining a new Medicare Advantage Plan or Part D prescription drug plan
- Switching from Original Medicare to a Medicare Advantage Plan
- Switching from a Medicare Advantage Plan to Original Medicare (with or without a Part D plan)

Note: Depending on the state in which you live, you may also have rights to purchase a Medigap policy. Contact your State Health Insurance Assistance Program (SHIP) to learn about state specific Medigap rights and options.

Review your coverage for 2022

Medicare Advantage and Part D plans usually change each year. Make sure that your drugs will still be covered next year and that your providers and pharmacies will still be in the plan's network.

- If you have **Original Medicare**, visit www.medicare.gov or read the 2022 Medicare & You handbook to learn about Medicare's benefits for the upcoming year.
- If you have a **Medicare Advantage Plan or a stand-alone Part D plan**, read your plan's Annual Notice of Change (ANOC) and Evidence of Coverage (EOC).
 - Explore other plans in your area. You may find a cheaper plan that meets your healthcare and prescription drug needs. Research shows you can lower your costs by shopping around.
 - Medicare Advantage Plans have significant flexibility in the supplemental benefits they are allowed to offer to their members. This includes the ability to offer benefits to some members that are not directly considered medical care, like nutrition services. This means that there are many factors to consider when comparing Medicare Advantage Plan options during Open Enrollment. Carefully review your plan's EOC and any other plan materials.

Protect yourself from marketing violations and enrollment fraud

Medicare has rules about how plans can and cannot communicate with you to market their insurance products. Plans are allowed to send you mail and emails but are not allowed to call or visit you in person without your permission. Here are some red flags to watch out for: anyone who tries to pressure you to join their plan, anyone who claims they represent Medicare benefits and wants to offer free services, or anyone threatening that you will lose your Medicare benefits unless you sign up for a certain plan. If you see any of these red flags or feel you may be experiencing Medicare fraud, abuse, or errors, you can contact your Senior Medicare Patrol (SMP). SMPs can teach you how to spot and protect yourself from potential Medicare fraud.

Caregiver Central

By Deborah Crowther, SSW

November is National Caregiver Month

"There are only four kinds of people in the world.
Those who have been caregivers.
Those who are currently caregivers.
Those who will be caregivers, and those who will need a caregiver."
-Rosalyn Carter

"Caregivers are the unsung heroes of today. Caregivers support the people we all love. Caregivers take on a variety of roles as providing this care can come in all forms. From taking mom to the doctor's office, to managing medications, to the total care of a loved one. New research from AARP suggests that caregiver's personal health and overall well-being can be greatly affected by the physical and emotional strain of caregiving, but many caregivers are reluctant to ask for help." Annie Clark, theseniorlist.com

Take a moment to reach out to the caregivers in your life and offer your support and thanks.



Veteran's Voice

By Deborah Crowther, SSW

November is the month we celebrate Thanksgiving and are reminded to give thanks. It is also the month that we celebrate Veterans Day. November 11th and is the anniversary of the end of World War 1 and an annual holiday honoring men and women who have served in the U.S. Armed Forces. President Lincoln promised "To care for him who shall have borne the battle, and for his widow, and his orphan."

This November, take the time to give and say thanks to those who have served and their family members who supported them.

Health Tip

By Shawna Peterson, RN, SSW

Is it a stroke? Be Fast!

Balance: Is there a sudden loss of balance or coordination?

Eyes: Are there sudden vision changes?

Face: Ask the person to smile. Does the face look uneven or droopy?

Arm: Ask the person to raise both arms. Does one arm drift down?

Speech: Does their speech sound strange or slurred?

Time: Call 9-1-1 at any signs of stroke

A stroke occurs when the blood supply to part of your brain is interrupted or reduced, preventing brain tissue from getting oxygen and nutrients. Brain cells begin to die in minutes. A stroke is a medical emergency, and prompt treatment is crucial. Early action can reduce brain damage and other complications. The good news is that many fewer Americans die of stroke now than in the past. Effective treatments can also help prevent disability from stroke. - Mayo Clinic



Activity Corner

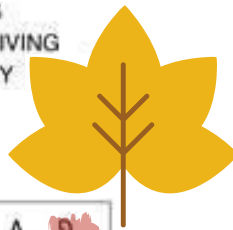
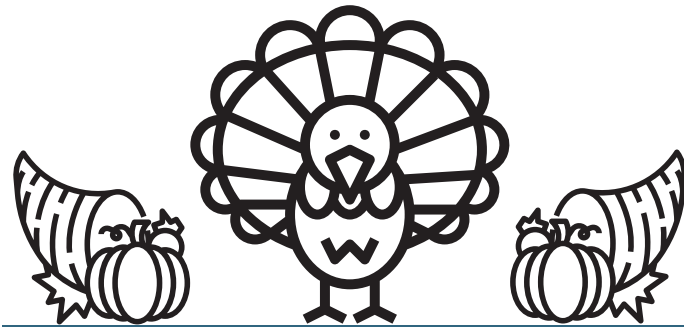


Thanksgiving



R	I	E	S	B	H	W	R	Z	Y	S	H	F	U	G
S	F	T	S	E	V	R	A	H	C	H	C	Z	N	G
I	E	D	U	T	I	T	A	R	G	A	R	N	N	M
T	G	E	C	B	A	R	K	D	N	R	I	O	B	K
H	M	T	E	S	F	M	R	R	I	I	B	V	D	R
A	T	G	R	E	E	N	B	E	A	N	S	E	Z	G
N	C	H	G	Y	H	Q	M	S	B	G	I	M	I	Y
K	P	B	U	A	V	L	Z	S	B	N	S	B	M	P
S	N	L	P	R	T	A	I	I	H	C	A	E	I	C
G	U	I	F	U	S	H	R	N	Y	E	K	R	U	T
I	X	H	A	M	M	D	E	G	R	N	P	W	C	B
V	H	J	M	A	N	P	A	R	A	D	E	R	N	Q
I	O	X	I	X	V	W	K	Y	S	L	Z	H	M	B
N	G	U	L	J	Y	G	N	I	F	F	U	T	S	R
G	V	P	Y	T	N	U	O	B	N	R	N	U	E	W

Happy
Thanks
Giving



BOUNTY
CRANBERRIES
DRESSING
FAMILY
GATHER
GRATITUDE
GRAVY

GREEN BEANS
HAM
HARVEST
NOVEMBER
PARADE
PIE
PUMPKIN

SHARING
STUFFING
THANKSGIVING
THURSDAY
TURKEY

M	E	N	R	N	B	N	U	O	B	N	U	T	Y	P	V	G
R	S	R	I	F	F	I	F	U	T	S	R	L	J	A	V	N
B	M	H	Z	S	L	Z	S	L	Z	S	L	Z	S	L	Z	S
Q	N	D	R	N	D	R	N	D	R	N	D	R	N	D	R	N
B	C	B	M	C	B	M	C	B	M	C	B	M	C	B	M	C
T	U	I	F	U	S	H	R	N	Y	E	K	R	U	T	S	R
C	I	C	A	E	I	C	A	E	I	C	A	E	I	C	A	E
P	B	M	S	B	N	S	B	N	S	B	N	S	B	N	S	B
Y	I	M	I	M	I	M	I	M	I	M	I	M	I	M	I	M
G	Z	G	Z	G	Z	G	Z	G	Z	G	Z	G	Z	G	Z	G
R	D	R	D	R	D	R	D	R	D	R	D	R	D	R	D	R
K	B	K	B	K	B	K	B	K	B	K	B	K	B	K	B	K
M	N	M	N	M	N	M	N	M	N	M	N	M	N	M	N	M
G	N	G	N	G	N	G	N	G	N	G	N	G	N	G	N	G
G	U	G	U	G	U	G	U	G	U	G	U	G	U	G	U	G

Chuckles

Where did they take the Mayflower when it was sick?

The nearest doc

Why did the cranberries turn red?
because they saw the turkey dressing

What's the best dance to do at
Thanksgiving?
the turkey trot

What smells the best on Thanksgiving?
Your nose

What was the pumpkin's favorite sport?
Squash