

2022 Spring ~ Summer Newsletter



Helping older adults and their families age successfully

SEMAAA

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Older adults play vital, positive roles in our communities – as family members, friends, mentors, volunteers, civic leaders, members of the workforce, and more. Just as every person is unique, so too is how they age and how they choose to do it – and there is no “right” way. That’s why the theme for **Older Americans Month (OAM) 2022** is *Age My Way*.



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

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

Planning: Think about what you will need and want in the future, from home and community-based services to community activities that interest you.

Engagement: Remain involved and contribute to your community through work, volunteer, and/or civic participation opportunities.

Access: Make home improvements and modifications, use assistive technologies, and customize supports to help you better age in place.

Connection: Maintain social activities and relationships to combat social isolation and stay connected to your community.

SEMAAA continues to support the *Age My Way* mindset by building unique partnerships in our region for evidence based program delivery and fall prevention and home safety as well as supporting HCBS providers offering needed services and programming like nutrition programs, chore, and transportation. SEMAAA staff connect people to information and support through the SLL and RTC programs, guide communities through the Age Friendly process, identify and assist with service expansion and much more. Planning for your future, engaging in community, accessing services, and staying connected to your family and friends are all components of aging well and living independently for as long as possible and we are honored to be a part of this journey.



For more information, visit the official [OAM website](#), follow ACL on [Twitter](#) and [Facebook](#), and join the conversation using [#OlderAmericansMonth](#)

Every May, the federal Administration for Community Living (ACL) leads a celebration of older adults, including a celebration of their contributions.

LOOP

IN THE

With Laurie

This year's theme for Older Americans Month 2022 is **Age My Way** – focusing on the importance of helping older adults to stay in their homes and live independently in their communities for as long as possible.

Age My Way spotlights the many ways older adults can remain in and be involved with their communities. This could be as a volunteer, friend, member of the workforce, or a mentor. Just as every person is unique, so too is how they age and how they choose to do it.



This brings to mind memories of my Grandpa George, who had the largest lap in the world, as I recall. I don't think that I ever saw him without his signature striped overalls on -- which paired well with a perfectly pressed dress-shirt. He was a farmer his entire life, working the land and tending to cattle in Dodge and Goodhue Counties. When it was time to retire from farming, he wasn't quite sure about moving into "town!" He was proud to be a part of the Pine Island farming community and was anxious about how he and Grandma Laura would fit into the city scene.

He traded in his Farmall tractor for a shiny new 1978 reddish-brown (special-order) Ford Granada and headed to town. Grandpa George was a storyteller at heart, and he would quickly be accepted into the morning coffee group at the Rainbow Café.

Several years into his retirement, he was helping his son clear trees in a wooded area, when a branch gave-way and struck George, shattering his hip. He would spend the next year in the hospital and an area nursing facility. I recall that he would ask me to help him sneak his Copenhagen chewing tobacco when I would visit, he knew I couldn't say "No" to him! He fought hard to make it back home, even without a new hip – too many infections made it impossible for the replacement to work.

With the help of a home health aide and family members, he was able to remain at home and get back into his Ford Granada - cruising main street and stopping at the Rainbow Café to tell the story of how he didn't let that big oak keep him away from his friends and his community.

On behalf of myself and the SEMAAA Board of Directors, we are grateful for our staff, volunteers, and community partners that help individuals like George age how they choose to.

Advocate Highlight

SEMAAA is proud to promote our partnerships among many agencies in Region 10 of Minnesota. Our strong advocacy network is of particular importance as we strive to have local professionals available throughout the region. We have a new advocate joining our network who we are proud to introduce.

We welcome **Jennifer Yocom**, who started with Mower County Seniors, Inc. on March 7th, 2022. Jennifer comes into the role of senior advocate with a background in Adult Mental Health and Adult Developmental Disability services/programs. She has held various titles including ARMHS Practitioner and Employment Specialist.

Jennifer states she has always valued seniors and their knowledge/experiences. *"I want to use my passion and knowledge to make a positive impact within our senior community."* Jennifer serves seniors and their caregivers in Mower County by providing connection and information on programs such as memory cafés, caregiver support programs, Medicare health insurance counseling, forms assistance, program/service eligibility and guidelines counseling, information and assistance, and community outreach.

On the weekends you can find Jennifer at her family cabin enjoying family time and the outdoors. Jennifer is a dog lover and states, *"My dogs are my children."* Jennifer has a deep appreciation for the arts; music being her favorite.

Connect with Jennifer Monday – Friday from 8 am – 4:30 pm by calling (507)-433-3462 or emailing her at jennifery@mcs-inc.org.



Medicare Myth Busters

For many people, growing older comes with some wonderful benefits. If you are a homeowner, you may have finally paid off your mortgage. Or it may be a time in your life when you can travel, spend time with your family or pick up a hobby you never had time for when you were younger.

Unfortunately, growing older also means you're at a greater risk of being a target and potential victim of Medicare fraud. You can lower your risk by knowing the facts and the fiction about Medicare.

1. If I need to go to a nursing home, Medicare will pay.

You might be surprised to know that Medicare does not generally cover care in a nursing home. Medicare covers only up to 100 days of skilled care in a nursing home under the following conditions:

- You were an inpatient in a hospital for a minimum of three midnights, and
- You admit to the skilled care facility within 30 days of discharge, and
- You need skilled care or therapy services.

2. Medicare will cover all my health care needs.

Generally, Medicare covers a person's basic health care needs, including some preventative services.

- Medicare does not cover most dental, hearing and vision services.
- Medicare also does not cover care outside the U.S. and most long-term care services.
- Medicare health plans (Advantage and Cost plans) may cover services Original Medicare cannot.

3. You can enroll in Medicare any time after turning 65.

In order to enroll in Medicare outside your Initial Enrollment Period, you must be eligible for a Special Enrollment Period. If you are not, you must wait and enroll during the annual General Enrollment Period (GEP), which runs January 1 through March 31 each year.

- If you are not eligible for a Special Enrollment Period and you enroll during the GEP, your coverage will not start until July 1, and you could owe a late enrollment penalty.

4. Medicare is free.

Medicare is definitely not free.

- Medicare has premiums and people with higher incomes must pay more.
- Medicare also has out-of-pocket costs, such as deductibles, copayments, and coinsurance. People who want additional coverage to pay these costs, need to buy it.



SENIOR LINKAGE LINE

- People who delay enrollment may have to pay a late enrollment penalty for the rest of their lives.
- If you have a service not covered by Medicare, your Medicare supplement, or your Medicare health plan, you will be responsible for paying the entire cost.
- Some commercials advertising Medicare Advantage plans say people may qualify for a Medicare premium reduction. These are not available with all plans and typically, the reduction is small.

5. When you become eligible for Medicare, the federal government will let you know.

Medicare enrollment is only automatic if you are getting a check from Social Security or Railroad Retirement Board. All others must actively enroll in Medicare:

- Online at www.ssa.gov
- By calling Social Security at 1-800-772-1213 or by contacting your local Social Security office.

6. Medicare coverage through a private company is called supplement insurance.

Many people are confused by the term Medicare supplement insurance and use this term when referring to any coverage through a private company.

- People who get their Medicare benefits through the federal government have Original Medicare. You can buy additional coverage to pay some of the Medicare out-of-pocket costs. These plans are called Medicare supplement insurance or Medigap coverage.
- Some people get Medicare benefits through a private insurance company. The company has a contract with the federal government to provide Medicare Parts A and B and often, Part D benefits for those enrolled. These Medicare health plans are Medicare Advantage or Medicare Cost Plans.
- Medicare Advantage and Cost Plans must cover the same benefits offered under Original Medicare. However, they can charge you differently and have different rules and restrictions.

7. Medicare will pay for housekeeping, meals, and transportation.

Some commercials make it sound like you can get all sorts of non-medical benefits, if you enroll in certain private Medicare plans.

- Original Medicare will not pay for housekeeping, meals at home and general transportation to medical appointments.

- People with a chronic illness who have a Medicare Advantage Plan may be eligible to get additional benefits not typically covered by Medicare. This could include things like, housekeeping, limited meals, and some transportation. The plan must pre-approve these benefits, which are very rare.

8. Once I enroll in Medicare, I never need to reevaluate my coverage.

People who have a Medicare Advantage, Medicare Cost or Medicare Part D plan should reevaluate their coverage during the Medicare Open Enrollment Period each year.

- Plans can make changes from year to year, which could greatly affect a person's benefits.
- Changes can include provider network, benefits, covered medications and costs.

9. I must spend all my savings before I can get help paying for Medicare.

Some people are eligible to get help paying for their Medicare premiums and out-of-pocket costs.

People with incomes and assets below these amounts may be eligible for help.

- Individuals with income at or below \$1,719 per month/assets at or below \$15,510
- Couples' income at or below \$2,309 per month/assets at or below \$30,950

10. I have to be at least age 65 to be on Medicare.

Some people with a disability are also eligible for Medicare.

You are entitled to Social Security disability benefits for at least 24 months.

You have Lou Gehrig's disease (ALS) or you have permanent kidney failure, requiring regular dialysis or a kidney transplant.

*If you have questions,
please call the*

Senior LinkAge Line®

at 800-333-2433.



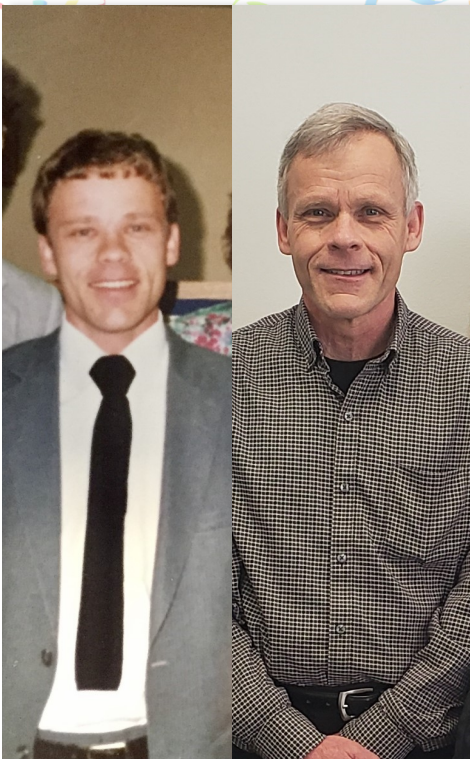
MINNESOTA
SENIOR LINKAGE LINE

Fund Availability Re-Opening!



Check out our **American Rescue Plan (ARP)** Fund Announcement on our website!

Visit semaaa.org and click on **Grant Funding Opportunities** under the **Funding and Community** drop down.



35 Years with SEMAAA!

Happy 35th Anniversary to Dan Conway,
our Lead Eldercare Developer.

Your dedication, sunny disposition, and
hard work are appreciated by all!

Thank you



Southeastern Minnesota
AREA AGENCY on AGING

Pine Island recognized as “Age-Friendly Community”



Pictured from left: Dan Conway - SEMAAA, Baird Swanson - PI resident, Todd Greseth - Goodhue Cty. Commissioner, Ann Swanson – PI resident, Jay Haapala - AARP, David Frieze - PI Mayor, Jason Johnson – PI City Councilor, Marie Hlava - SEMAAA Board Treasurer, Ezra Schlotthauer - PI resident.

On April 29th, Pine Island (PI) was officially recognized as an Age Friendly Community! Jay Haapala of AARP met with Age Friendly community members of PI and presented an official certificate to both recognize the work that's already been done in the dementia friendly realm and acknowledge PI's intention to focus on additional Age Friendly improvements in the future.

Marie Hlava, SEMAAA Board Member and Treasurer, has led the way in Pine Island to create new supports and programs for individuals living with dementia and their care partners. She led a training for first responders and fire fighters in PI so they could practice communicating and interacting with

someone with dementia while handling emergency situations. Marie currently leads the local Memory Café, offers Dementia Friendly Informational Sessions, and partners with PI students in the FCCLA program to help them learn more about dementia and see how they can get involved and make a difference in someone's life. Marie most recently coordinated an Arts & Aging project connecting those living with dementia to fun art activities like pottery and movement. Go, Marie!

Age Friendly work will build off of these efforts while focusing on the 8 domains of livability as established by the World Health Organization (WHO). They are:

*Outdoor Spaces & Buildings,
Transportation,
Housing,
Social Participation,
Respect & Social Inclusion,
Civic Participation & Employment,
Community Support & Health Services
Communication and Information*

At this time, volunteers from the community have been identified and plan to begin work on assessing priority domain areas to create work plans that will address them. Examples of projects under these domains include safe spaces to walk and play, affordable housing options, opportunities to work and get involved in community efforts, and improved communication and connection to resources and supports.

**AGE FRIENDLY
minnesota**

Live Well ~ Age Well

2022 SEMAAA BOARD

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Marie Hlava, *Treasurer* - At Large
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Goodhue County - Dave Vandergon
OPEN! - Dodge County
OPEN! - Houston County
OPEN! - Rice County

Get on board!

SEMAAA is currently accepting applications for new board members! Please contact Laurie Brownell for an application:

laurie@semaaa.org

2022 SEMAAA STAFF

Laurie Brownell – Executive Director
Anna Thomson – Office Manager
Kim Voth – Financial Director & Grants Manager
Laurie Marreel – Grants Administrator
Patti Schad – Finance Assistant
Penny Schmit – Grants Administrator
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Laurie Magnus – Senior LinkAge Line® Specialist
Dan Conway – Lead Eldercare Developer
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Sara Kohrs – Community Living Specialist
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Jen McLaughlin – Preadmission Screening Specialist