



FALL 2024 NEWSLETTER

In the Loop with Laurie	2
PEARLS Program	3
Walk Audit: Pine Island	4-5
MN Medicare Update	6-7
APS Pilot Program	8
Community Highlight: Albert Lea	9
SEMAAA Board and Staff	10

LOOP

IN THE

With Laurie

I was recently reading an article I discovered online called Fun Facts about Seniors by Braven Health. As I read down the list, I found myself saying, "Oh, I can totally believe that," and for others, "Hmmm, not so much."

The article stated that 99% of individuals 65 and older are insured, and 94% are covered by Medicare. This is believable, as according to a recent article published by MPR, more than 1 million Minnesotans alone are Medicare beneficiaries. (See pages 4 & 5 for more information about Medicare Open Enrollment beginning October 15th.)

The article emphasized that older adults are the fastest-growing age group on Facebook. According to a recent study, 53% of Americans over 65 are online, and 34% are on Facebook and other social media sites. It also went on to say that this age group also watches more television than anyone – about four hours a day – and watches more movies – about 7 per year at a theater – according to the Bureau of Labor Statistics. I find the statistics about going to the movies believable, but I was surprised to learn that older adults using social sites such as Facebook are on the rise.

According to the University of Michigan, 40% of people ages 65 to 80 are romantically involved, and about 75% have a romantic partner. I enjoyed reading this statistic - another

wonderful way to add to quality of life and aging well.

The article went on to say that seniors sweat less due to sweat glands shrinking as we age and reacting less to heat. Personally, I can't wait for this one to be real and find it believable.

Volunteering was also on the list, as it was reported that half of all adults 65 and older volunteer in some capacity; that's around 15 million people helping in their communities. Again, I find this to be totally believable. When I think of all the wonderful Dementia Friends and Age-Friendly activities in our region, most of these efforts are led and implemented by volunteers. Volunteering is an important aspect of my life, keeping me moving and engaging my mind and body.

I came away with the fact that aging has some silver linings, and older adults are most likely happier than most people, and that makes me smile!



Laurie Brownell,
Executive Director
SEMAAA



The Program to Encourage Active, Rewarding Lives

(known as PEARLS) is an Evidence-based program that educates older adults about what depression is and empowers them with new skills for living healthier, happier lives. PEARLS participants can also improve social isolation and loneliness. PEARLS participants work with a coach/counselor helping to address mental health needs through problem solving, activity planning, and connections to community services.

Current Title IIID funded PEARLS providers in Southeast Minnesota include Elder Network, Olmsted Medical Center and Winona Friendship Center.



Comments from Elder Network's annual survey:

“My PEARLS coach walked me through steps that I needed to do to be able to take care of myself and my spouse. I have experienced many small achievements.”

“PEARLS has given me peace of mind and I feel much more confident in myself and my ability to move forward. I cannot thank my PEARLS coach enough.”

“I feel like PEARLS saved my life. Gave me direction. I feel like I can do this and still enjoy life.”

“I felt like I was drowning. I reached out to the PEARLS coach and knew - right away - I needed her help. She has directed me in coping with our situation. I can't thank her enough. I feel she has saved my life and helped me give better care to my spouse.”



Walk Audit

Pine Island

September 15th, 2024

On Sunday, September 15th, Pine Island Age-Friendly hosted a walk audit of several blocks including Main Street. Community members of all ages (9 students grades 3-12, 14 adults ages 18-54, and 12 adults over 55) were separated into four groups. Each group was provided with clipboards, pencils and checklists to assist them as they assessed the walkability and overall safety of the sidewalk, street, and intersection on their route. The four routes were based on concerns discussed during several listening sessions held over the last year in the community.

Several walkers represented various organizations including the Pine Island Mayor, Age-Friendly Oronoco Area, three area non-profits, a Goodhue County Commissioner and Goodhue County Health and Human Services. Also represented was Pine Island's FCCLA (Family, Career, and Community Leaders of America) led by their advisor, Angela Koster-Sorenson. The FCCLA students will be using their experience from the walk audit as a resource for FCCLA's Rural Teen Road Safety Assessment (RSA) which pairs peer-to-peer education with teen driver safety through their assessment of a road traveled frequently by students.

Results from the walk audit will be provided to the City Council of Pine Island and Goodhue County Commissioners.

The walk audit was possible with the help of AARP and SEMAAA.



Pictured opposite page and above: Community members including Boy Scouts, Goodhue County employees, FCCLA students, a foreign exchange student, and Goodhue County Commissioner Todd Greseth. Photos taken from the area around the intersection of 62 and County 11 in Pine Island.



Minnesota Medicare Update

Medicare can be complicated. The Senior LinkAge Line can help.

Medicare Open Enrollment begins October 15

Medicare Open Enrollment is an important time for people on Medicare. It happens every year from October 15 to December 7. This is the time to make changes to your Medicare plan that will take effect January 1 of the coming year.

Here are some steps you should take during Medicare Open Enrollment each year.

Review your current plan

Because Medicare Advantage and Part D plans usually change each year, you should look over your current Medicare plan. Compare what you're paying now with what you might pay next year. Make sure your medicines will still be covered and your doctor and pharmacy will remain in your plan's network.

Where do you find information about your Medicare plan for 2025?

- If you have Original Medicare, visit [Medicare.gov](https://www.medicare.gov) or read the 2025 Medicare & You handbook.
- If you have a Medicare Advantage or Part D plan, read your plan's Annual Notice of Change (ANOC) and Evidence of Coverage (EOC).

Compare new plans

Use the Medicare Plan Finder tool on the Medicare website. This tool helps you compare different plans based on coverage and cost. You can see if there's a plan that's better for you.

When reviewing Advantage Plans, ask these questions:

1. What are the premiums, deductible and coinsurance/copay amounts?
2. What is the annual maximum out-of-pocket cost?
3. What service area does the plan cover?
4. Are my doctors and hospitals in the plan's network?
5. What are the rules for accessing health care services and drugs?
6. Does the plan offer additional benefits not covered by Original Medicare?
7. What is the plan's star rating?
8. Will this plan affect any other coverage I have?

**Medicare Plan Finder Tool – www.medicare.gov or call 1-800-Medicare
Contact the Senior Linkage Line at 800-333-2433**

When reviewing Part D drug plans, ask these questions:

1. Does the plan cover all my medications?
2. Are there any restrictions on my drugs?
3. What are the monthly premiums and annual deductible?
4. What will I pay at the pharmacy (copay/coinsurance) for each drug?
5. Is my pharmacy in the plan's network? Can I get prescriptions by mail?
6. What is the plan's star rating?
7. Will this plan work with any other drug coverage I have?

Switch plans

If you find a plan that will work better for you in 2025, you can switch to it. These are some of the plan options you can change to during Medicare Open Enrollment

- Join a new Medicare Advantage Plan or Part D prescription drug plan.
- Switch from Original Medicare to Medicare Advantage.
- Switch from Medicare Advantage to Original Medicare (with or without a Part D plan).

Protect yourself from misleading marketing

During open enrollment, health insurance companies use TV ads, radio spots, events, mail, phone calls and texts to reach you. The Centers for Medicare & Medicaid Services have rules to protect you from misleading or aggressive marketing tactics for Medicare Advantage Plans and Part D plans. Knowing these rules can help you make the best choice for yourself.

Be cautious if someone:

- **Asks for personal information.** Don't give out your Medicare number, Social Security number or bank details before you decide to enroll. They could use this info to sign you up for a plan without your permission.
- **Claims to represent Medicare.** No plan is allowed to say they represent or are endorsed by Medicare or any government agency. They also can't use Medicare's name or logo in their marketing.
- **Sends unsolicited texts or calls.** You should be able to opt out of Medicare product communications. Plans need to give you a chance to opt out each year in writing.
- **Pressures you with deadlines.** You have the entire open enrollment period to decide. Signing up early won't give you extra benefits, and you won't lose your Medicare coverage if you wait.
- **Offers gifts.** Gifts must be available to everyone at an event, regardless of whether they enroll, and can't be worth more than \$15.

Report any suspicious marketing to the Senior LinkAge Line at 800-333-2433.

Get assistance

If you need help understanding your options, you can call **Medicare at 1-800-MEDICARE** or the **Senior LinkAge Line at 800-333-2433**. The Senior LinkAge Line provides free, unbiased advice to help you make the best choice.

SEMAAA's

Adult Protective Services (APS) Pilot Project

The APS Pilot Project has been live since April 8th, 2024.

With this pilot, SEMAAA is partnering with the MN Department of Human Services, SE MN counties (8), and service providers to provide one-time assistance to Adult Protective Services (APS) clients. The goal of this project is to help stop, reduce risk, or prevent abuse, neglect, or financial exploitation. Wraparound services for clients may include emergency assistance, rides for essential needs, meals, consumable supplies, utility assistance, home modifications, and rental housing support.

New updates to this project include:

- Age eligibility changed to 18+ with the need of a MAARC report through the county.
- Pilot project extended date of September 30, 2025, or until all funds have been used.

Counties partnering with SEMAAA:

- Freeborn
- Mower
- Wabasha
- Goodhue
- Olmsted
- Winona
- Fillmore
- Rice



Success Stories:

County: Goodhue

Type of referral: Relocation Services

- Client successfully relocated from a residential home to senior living. The service provider packed up heavy items including a bed, dresser, TV and TV stand, chair, and small couch and moved them to the new residence. They even set up the client's bed. The family appreciated the kindness and efficiency of the movers.

County: Olmsted

Type of referral: Emergency Assistance

- Client received a final disconnect notice from their utility provider. The past due amount was to be paid immediately. The utility company was contacted, and a guaranteed letter of payment was sent to them, therefore stopping the disconnection from happening.

For more information about the APS program, please contact Claudia Bell at claudia@semaaa.org

Community Highlight: ***Albert Lea***



Pictured Left: **Shinefest in Albert Lea.** Cargill worked with **Senior Resources of Freeborn County (SRFC)** to rake leaves, clean windows, gutters, down spouts, and complete general yard care for Seniors in the area.

Congratulations to SRFC on their new location!

Pictured Right: Ribbon cutting at 901 Luther Ave, Albert Lea, 56007.



SEMAAA Board

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Dave Vandergon, *Vice-Chair* - Goodhue County
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Marge Fuller - Fillmore County
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David Beimers - Rice County
Karen Hanson - Winona County
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Maggie Cook - Member At-Large
Dwight Jennings - Member At-Large
OPEN - Dodge County
OPEN - Mower County
OPEN - Steele County
OPEN - Wabasha County

SEMAAA Staff

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Patti Schad - Finance Assistant
Tracie Kozak - Finance Assistant
Laurie Marreel - Grants Administrator
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Chris Johnson - Eldercare Developer
Annie Avery - SLL Contact Center Manager
Nicole Cummings - SLL Resource Specialist
Starla Inman - SLL Resource Specialist
Tambi Lokken - SLL Resource Specialist
Laurie Magnus - SLL Resource Specialist
Jerry Roberts - SLL Resource Specialist
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Amy White - SLL Resource Specialist
Lori Wacek - SLL Resource Coordination Supervisor
Jay Hall - SLL Resource Coordinator
Sara Kohrs - SLL Resource Coordinator
Emily Lorenz - SLL Resource Coordinator
Jen McLaughlin - SLL Resource Coordinator
Claudia Bell - APS Community Coordinator