

Silver Eclectic

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Age Well with Activities You Enjoy

There are many things you can do to help yourself age well: exercise and be physically active, make healthy food choices, and don't smoke. But did you know that participating in activities you enjoy may also help support healthy aging?

As people get older, they often find themselves spending more and more time at home alone. The isolation can lead to depression and is not good for your health. If you find yourself spending a lot of time alone, try adding a volunteer or social activity to your routine.

Engaging in social and productive activities you enjoy, like taking an art class or becoming a volunteer in your community or at your place of worship, may help to maintain your well-being.

Research tells us that older people with an active lifestyle:

- **Are less likely to develop certain diseases.** Participating in hobbies and other social and leisure pursuits may lower risk for developing some health problems, including dementia.
- **Have a longer lifespan.** One study showed that older adults who reported taking part in social activities (such as playing games, belonging to social groups, or traveling) or meaningful, productive activities (such as having a paid or unpaid job, or gardening) lived longer than people who did not. Researchers are further exploring this connection.
- **Are happier and less depressed.** Studies suggest that older adults who participate in what they believe are meaningful activities, like volunteering in their communities, say they feel happier and healthier. One study placed older adults from an urban community in their neighborhood public elementary schools



to tutor children 15 hours a week. Volunteers reported personal satisfaction from the experience. The researchers found it improved the volunteers' cognitive and physical health, as well as the children's school success. Researchers think it might also have long-term benefits, lowering the older adults' risk of developing disability, dependency, and dementia in later life.

- **Are better prepared to cope with loss.** Studies suggest that volunteering can help with stress and depression from the death of a spouse or other loved one. Among people who experienced a loss, those who took part in volunteer activities felt more positive about their own abilities (reported greater self-efficacy).

Continued on page 6, see *Age Well*.

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Silver Eclectic is a bi-monthly publication for senior citizens and for those who share their concerns, made possible by:



CMAAA

The Central Missouri Area Agency on Aging (CMAAA) is a private, not-for-profit Area Agency on Aging serving 19 counties in Mid-Missouri: Audrain, Boone, Callaway, Camden, Cole, Cooper, Crawford, Dent, Gasconade, Howard, Laclede, Maries, Miller, Moniteau, Morgan, Osage, Phelps, Pulaski and Washington.

Our Mission

CMAAA recognizes the individual capabilities and needs of each older person. Therefore, CMAAA's mission is to assist communities in establishing a full range of services, which allow older persons to live in the most independent manner possible.

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From the CEO...

By Jean Leonatti, CEO



Each year we publish an annual service delivery and expenditure report. It isn't fancy – but we hope it provides information to demonstrate we are effective stewards of the dollars entrusted to us. Through this column I would like to provide some highlights from our July 1, 2016 through June 30, 2017 fiscal year report.

The Central Missouri Area Agency on Aging (CMAAA) is a private, non-profit corporation providing services in 19 central Missouri counties. CMAAA was formed in 1973 as part of a national network of over 600 area agencies on aging organized in response to federal legislation titled the Older Americans Act. The intent of area agencies is to plan, develop and coordinate a wide range of services that will enable older persons to live independently for as long as possible.

We collect data on clients as part of the National Aging Program Information System (NAPIS for short — you might have filled out one of the forms at your senior center). We collect this data on clients receiving all of our services with the exception of those receiving our *SilverEclectic* newsletter or other public education materials, those asking only for information on services, and those served through the Long Term Care Ombudsman Program. We summarize this information for reporting purposes — we never release information on individual clients.

Our NAPIS client registration data shows that during fiscal year 2017, we served 12,972 different persons. Of the people we served, 6,337 lived alone and 6,094 were over age 75. We served 7,205 persons who were classified as low income and 486 were self-identified as minority status. These statistics show that we effectively target services to those in greatest economic and social need. Research indicates that living alone, being over age 75 and low income puts an individual at much higher risk of going to a nursing home. With over half of our clients meeting that criteria, our services are helping many, many people continue to live in their own home.

Additionally, each year the state contracts with an independent audit firm to conduct a fiscal and compliance audit of our agency. At its recent meeting, our Board of Directors met with the audit firm and reviewed the FY17 audit report. I am pleased to tell you that we received a “clean”, unqualified audit report. The auditors commended the agency on being an “effective and efficient organization”. Nothing better than ending the year with an excellent report card!!!

Both of these reports can be viewed in full on our website, www.cmaaa.net.

Please accept our best wishes for a happy and safe holiday season. May 2018 bring peace, joy, and good health.

Sincerely,



Jean Leonatti, CEO

Care Coordination Program...

Helping seniors maintain an independent lifestyle

By Rose Nelson

Care Coordination Director



The Importance of Estate Planning, Wills, Power of Attorney, Living Wills and Trust

Many people spend more time planning a vacation or where to eat dinner than they do deciding who will inherit their estate.

Estate planning isn't about how much money you have. It's about protecting all that you have for use during your life, and those you love, after. Estate planning ensures you can leave what you want to whom you want, and when you want.

Estate planning is also not just about your finances. It also consist of what happens to you if you become disabled or incapacitated before you die. If you cannot make you own decisions or handle your own affairs, who will? What decisions will they make? The State has a plan for those who don't have their own plan, but if you would like to have a say in these matters you need to make your plan.

In Missouri, if someone dies without a will, their property will be passed along based on Missouri's intestate succession laws. This is the state's way of making a will for you when you pass away without one. Its purpose is to distribute your possessions based on the way the average person would. This may vary from your actual wishes and there are no exceptions based on special needs or circumstances or if your wishes were known but you do not have a valid will.

Six Reasons Estate Planning is Important:

- Provides for your immediate family
- Prevents your assets from ending up with unintended beneficiaries
- Reduces state and federal estate taxes
- Avoids probate
- Protects your assets from unforeseen creditors
- Eases the strain on your family

Our legal services program is designed to assist seniors 60 years and older with obtaining legal representation when they may be unable to afford the legal fees. For example, we may be able to help with the cost a simple will, Durable Power of Attorney (DPOA), Advance Directives, or Beneficiary Deed.

Our Care Coordinators serve as “gatekeepers” for CMAAA legal services and assist eligible seniors with retaining a qualified attorney for consultation and/or litigation of their case. Since CMAAA legal funding is limited, our Care Coordinators must insure that all other alternative legal resources have been exhausted. The attorney assisting with your legal services cannot be related to you. We make every effort to retain local attorneys on a rotating basis honoring your preference if possible.

See page 8 of this issue of the Silver Eclectic or call 1-800-369-5211 today to find the name and phone number of the Care Coordinator who is located in the county where you live.

Oh, the weather outside is frightful...

How does CMAAA make the decision about winter weather-related closings?

Our primary consideration must be the safety of the participants. Falls on the snow and ice can have very serious consequences for our participants. We have a wide range of ages (60 to 100) with varying degrees of physical fitness and balance who attend our centers. There will always be someone who disagrees with a decision to close because “they” can get around — our decisions have to consider the safety of all our participants, not just the more physically fit ones. We err on the side of caution.

The center administrator and a designated representative of the local council review weather conditions and the status of the parking lots, sidewalks and entryways. All must be free of ice and snow. This is usually done by 6:00 a.m. The decision about closure has to be made early because many of our cooking staff begin meal preparation by 8:00 a.m. Calls are then made to local media to announce any closings. Once the announcement is made that the senior center is closed, it is closed for the day, including all center activities.

While school closures are also monitored as a good guideline, we sometimes close when schools are open because our parking lots, sidewalks, etc. are unsafe.

(Excerpted from the Central Missouri Area Agency on Aging Local Site Council Handbook.)

Happy New Year

from The Long Term Care Ombudsman Program



By Donna Wobbe

Ombudsman Program Director

What does this New Year mean for you? Maybe it's an opportunity for a fresh start, a clean slate or a new beginning. I enjoy the many ways we can use a new year to kick off our plans or take another shot at achieving our personal goals. Stay focused and keep your eye on your target.

Ombudsman — “One who speaks on behalf of another”

Who are Ombudsmen and how can the Ombudsman help you?

We advocate for the rights of residents living in long-term care. We investigate complaints and help find solutions. Our services are free and confidential and we seek permission from residents before assisting with their concerns. An ombudsman's main responsibility is to help long-term care residents maintain or improve their quality of life by helping ensure their rights are not violated. Volunteer Ombudsmen visit long-term care homes weekly or semi-weekly. They care about residents and are specially trained to help. Volunteer ombudsmen have good listening and communication skills. They are objective, sensitive, diplomatic and reliable. Volunteers receive continual training and are supervised quarterly by their assigned Regional Ombudsman.

If you live in a long-term care home you have the right to speak with the ombudsman. You can share concerns about your situation or other problems that bother you and the ombudsman will keep your talks confidential. With your permission the ombudsman will assist you in reaching a fair solution. You can get information about your rights as a long-term care resident from the ombudsman.

If you have a relative or friend in a long-term care home you can have the ombudsman's help in developing a good relationship with the facility's staff. You may call on the ombudsman for advice and assistance on behalf of your loved one. You may ask questions about obtaining services from resources outside the facility. The ombudsman can assist you with information about the state regulations that apply to your loved one's facility.

The mission of the LTC Ombudsman Program is to provide ombudsman services to all residents of all long term care facilities through advocacy and education. The goal of the program is to Advocate for Resident Rights and provide community education on long-term care issues.

The Ombudsmen achieve these goals by:

- Making sure all residents are informed of their rights as established by law.
- Empowering residents and helping to resolve all complaints at the long-term care home through the involvement of all concerned parties.

WE NEED YOU!

Ombudsman volunteers are needed statewide to help residents speak up for their rights. If you or someone you know would be willing to gift two hours each week to advocate for residents in long-term care, we offer training and certification for Ombudsman Volunteers in all nineteen counties in which we serve!

For additional information please call, email or visit us online.

**Your Regional Ombudsman Coordinators
Donna Wobbe, Linda Daugherty and Ronda Giger**



**CENTRAL MISSOURI AREA AGENCY ON AGING
Long Term Care Ombudsman Program
573-443-5823 or 800-369-5211
Email: dswobbe@cmaaa.net**

How the Social Security Cost of Living Increase will Affect the Part B Premium

The Social Security Administration announced that there will be a 2% cost-of-living adjustment (COLA) to Social Security benefits in 2018. However, some people with Medicare will not see the full two percent increase in their monthly benefits. Those who paid less than the standard \$134 Part B premium in 2017 had lower costs because they were protected by the hold harmless provision.

This provision prevents an individual's Social Security benefit from going down from one year to the next as a result of Medicare premium increases. Many people were held harmless in 2016 and 2017 because the COLAs for those years (0% and 0.3%) were not large enough to cover the full amount of the increased Part B premium (\$134). For these individuals, the Part B premium increased the same amount as the increase in their Social Security benefit.

The average premium for individuals protected by hold harmless in 2017 is \$109. In 2018, the two percent COLA is likely to be enough to cover the difference between a person's previous premium and the standard Part B premium, which is expected to stay at around \$134 per month. In this case, the hold harmless provision will not affect premiums and most people will pay the standard premium. If a person's benefit does not increase enough for them to pay the \$134 without their Social Security benefit decreasing, the hold harmless provision will limit the Part B premium increase to the amount their Social Security benefit increased.

Here is an example of how this will work for someone whose Social Security award in 2017 is \$1,300 a month. If someone with Medicare pays the average \$109 Part B premium in 2017, their check is \$1,191 after the



premium is deducted. In 2018, their benefit will increase by \$26 to \$1,326, and their premium will increase by \$25 to \$134. Their Social Security check, after the premium deduction, will be \$1,192. People who paid \$134 for Part B in 2017 (including people who were new to Medicare in 2017) will have the same 2% increase to their Social Security benefits, but no increase in Part B premiums if the 2018 premium stays the same. These individuals will see an increase to their Social Security check after the premium is deducted.

Everyone should look at their Social Security statement for personalized information about their benefit and premium amounts. Once the Part B premium for 2018 is announced, we will update the hold harmless page on Medicare Interactive with more details about how the COLA and the Part B premium affect Social Security benefits for people with Medicare in 2018.

Excerpted from [blog.medicarerights.org /how-the-social-security-cost-of-living-increase-will-affect-the-part-b-premium/](http://blog.medicarerights.org/how-the-social-security-cost-of-living-increase-will-affect-the-part-b-premium/)

What is a Transition Refill?

A transition refill is a one-time, 30-day supply of a Medicare-covered drug that Medicare prescription drug plans, also known as Medicare Part D plans, must cover within 90-days of when you are in a new Part D plan or when the existing Part D plan you are enrolled in changes its coverage.

Keep in mind that transition fills do not apply to new prescriptions.

In order to get a transition fill, you must have been taking the drug *before* you switched your Part D plan or before your existing Part D plan changed its coverage rules.

For example, your Part D plan should allow you to get a 30-day transition fill of a drug if your Part D plan changed its coverage rules beginning January 1, 2017 and said that it will no longer cover a drug

that you've been taking since 2016. You can get a one-time transition fill of the drug you need within the first 90-days of the year, i.e., up until the end of March.

Note that Part D plans are not allowed to apply Part D coverage restrictions, such as prior authorization or step therapy, to transition fill drugs.

Continued on page 7, see Refill.

Age Well

Continued from page 1

- **May be able to improve their thinking abilities.** Another line of research is exploring how participating in creative arts might help people age well. For example, studies have shown that older adults' memory, comprehension, creativity, and problem-solving abilities improved after an intensive, 4-week (8-session) acting course. Other studies are providing new information about ways that creative activities like music or dance can help older adults.

Activities to Consider

- Visit a senior center and take part in its events and activities
- Play cards or other games with friends
- Go to the theater, a movie, or a sporting event
- Travel with a group of older adults, such as a retiree group
- Visit friends and family
- Try different restaurants
- Join a group interested in a hobby like knitting, hiking, birdwatching, painting, or wood carving
- Reconnect with old friends through your high school or college alumni association
- Visit local museums. Many offer free group tours.

Learn Something New

- Take a cooking, art, dance, language, or computer class. Get in touch with your local community college. Many offer free or discounted courses for older adults.
- Form or join a book or film club
- Try yoga, tai chi, or another new physical activity
- Learn (or relearn) how to play a musical instrument

Become More Active in Your Community

- Serve meals or organize clothing donations for people in need
- Help an organization send care packages to soldiers stationed overseas
- Care for dogs and cats at an animal shelter
- Volunteer to run errands for people with disabilities

- Join a committee or volunteer for an activity at your place of worship
- Volunteer at a school, library, museum, or hospital
- Help with gardening at a community garden or park
- Organize a park clean-up through your local recreation center or community association
- Sing in a community choral group, or play in a local band or orchestra
- Take part in a local theater troupe
- Get a part-time job
- Rediscover a favorite childhood pastime or teach it to a new generation—embroidery, photography, building models, chess, baking, woodworking, calligraphy, or quilting

Be Physically Active

- Garden or do yard work
- Take an exercise class or do exercises at home
- Go dancing
- Join a sports club for older adults, like a bowling club or bocce league
- Walk or bicycle with a friend or neighbor
- Take a swimming class
- Play with your grandchildren. Teach them a game or dance you remember from childhood.

Find the Right Balance

Everyone has different limits to the amount of time they can spend on social or other activities. What is perfect for one person might be too much for another. Be careful not to take on too much at once. You might start by adding one or two activities to your routine and see how you feel. You can always add more. Remember—participating in activities you enjoy should be fun, not stressful.

For more information about physical activity, check out *Go4Life*®. This exercise and physical activity campaign from the National Institute on Aging has exercises and free videos and print materials at www.nia.nih.gov/Go4Life

HELLO

from HOLLIE



The Holidays are over and a new year has begun. It is 2018 and we are all still here!

Let me introduce myself to you. My name is Hollie Spencer and I am the new Medicare Education and Outreach Counselor at Central Missouri Area Agency on Aging (CMAAA). Prior to joining CMAAA in June 2017, part-time; I worked full-time with Primaris in Columbia for 12 years. My job responsibilities included Medicare and Marketplace counseling.

I am a native Missourian, from Columbia. I graduated from Hickman when it was the only High School in

town, and yes, purple is my favorite color.

Now that open enrollment is over, please remember that we are still here to help with your Medicare issues, and we are very happy to do so.

I have already met some of you during open enrollment, and it is my pleasure to get to know the rest of you.

Hollie Spencer

Medicare Education & Outreach Counselor
Central Missouri Area Agency on Aging

Refill

Continued from page 5

In addition, Part D plans must give you a transition notice when you use your transition fill. This notice should give you information about the transition fill policy and provide you with information about your Medicare Part D drug appeal rights. Remember, getting a transition fill is

a temporary way for you to get the drug you need.

In order to continue getting the drug you need throughout the year, you should contact your doctor right away. You may want to ask your doctor if you can switch to a

similar drug that your Part D plan does cover. If for medical reasons, the doctor wants to keep you on the drug, ask your doctor if s/he can help you make a formal exception request to your Part D plan to cover the drug for the rest of the year or longer.

SUBSCRIPTION FORM

Suggested contribution - \$10.00

Mail to: CMAAA, 1121 Business Loop 70 East, Suite 2A, Columbia, MO 65201

Name: _____
(Please type or print)

Complete: _____
(street or box # - please include apt. # or route #)

Complete: _____
(city) (state) (zip code)

PLEASE MARK ALL THAT APPLY TO YOU:

- ADD MY NAME to the mailing list. (I am not receiving one by mail at this time)
- I HAVE ENCLOSED my tax deductible contribution to help support SILVER ECLECTIC.
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- REMOVE MY NAME from the mailing list.
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NOTE: If you are requesting an address change or stopping a subscription, include your mailing label from the page 8 of SILVER ECLECTIC.

Silver Eclectic

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Need Help? Call Us.

SENIOR CENTERS

Boonslick Senior Center (Boonville) (660) 882-2344	Dixon Senior Center (573) 759-6313	Mexico Senior Center (573) 581-7743	Stoutland Senior Center (417) 286-3880
Bourbon Senior Center (573) 732-4268	Eldon Senior Center (573) 392-6102	Moniteau Nutrition Center (Tipton) (660) 433-2715	Versailles Senior Center (573) 378-6232
California Nutrition Center (573) 796-4240	Fayette Senior Citizens Center (660) 248-3733	Senior Meal Program (Columbia) (573) 449-8000	Vienna Senior Center (573) 422-3834
Callaway Senior Center (Fulton) (573) 642-2458	Friendship Hall (Iberia) (573) 793-2747	Owensville Senior Center (573) 437-3096	Warren Senior Center (Richland) (573) 765-5414
Camdenton Senior Center (573) 346-2776	Glasgow Senior Center (660) 338-2975	Osage Beach Senior Center (573) 348-2909	Waynesville/St. Robert Sr. Center (573) 774-2668
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Crocker Senior Center (573) 736-5405	Jefferson City Center Clarke Senior Center (573) 634-8020	Salem Senior Center (573) 729-2373	
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Long Term Care Ombudsman Program

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CARE COORDINATORS

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Rose Nelson
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