

# THE COMMUNICATOR

A WYANDOTTE/LEAVENWORTH AREA AGENCY ON AGING PUBLICATION

Ruth E. Jones, Executive Director

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## MAKE SURE YOUR VOICE IS HEARD - VOTE!

Voting is one of the most important rights and responsibilities that U.S. citizens have. About 150 million American citizens are qualified to vote, but unfortunately, many don't. They give up on a chance to choose leaders and representatives who will do things that are important to them.

Nobody can force a citizen to vote. But many citizens do vote, because voting lets them tell the government what they want it to do. If citizens think they're paying too many taxes, they can vote for a person who promises to lower taxes. If citizens want more services, they can vote for someone who will promise to spend funds to gain more services.

It's also important for citizens to know how to work the voting machines or to mark the ballots they'll be using when they vote, so that their votes will be counted. Why is that so important? Because every vote counts! An election might be decided by a single vote and history would be changed because a person got...or lost...that one vote. Here you'll find a few other tips why voting is important:

- 1) Elections have consequences. You have the power to decide on the quality of life you want for yourself and future generations. Voting is your chance to stand up for the issues you care about like public transportation, raising minimum wage or funding local schools. This is your life; take the time to help decide what is best.
- 2) Not voting is giving up your voice. Elections are decided by the people who vote. Take some time and learn about the issues and candidates. If you don't vote, someone else will make the decision for you. Your power is in your vote.
- 3) It's your money. You pay taxes, but do you know how that money is being used? Most people don't. Voting is your chance to choose how your tax dollars are spent - such as funding for health care and social services.
- 4) Voting is an opportunity for change. Do you want to make a positive impact? Voting gives you that chance! Support the candidates and ballot issues that can help your community, state and even the nation for the greater good. Make your voice heard in these elections.
- 5) The community depends on you. Our communities are made up of friends, loved ones, neighbors and children. Some may not know how important voting is, while others don't have the privilege. Make the decision to vote for yourself and those around you.

Although all the above tips don't apply to just the Presidential election, think about getting in the habit of voting when elections are held in our area. Your vote does count!



### In this issue:

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# MEDICARE OPEN ENROLLMENT

Do you need assistance with choosing or changing your current prescription drug/health plan?

## Senior Health Insurance Counselors for Kansas (SHICK) are here to help!

The assistance applies to new and current Medicare beneficiaries or caregivers assisting beneficiaries who reside in Wyandotte or Leavenworth Counties

**October 15 - December 7, 2020**

BY APPOINTMENT ONLY

**To schedule an appointment with a trained counselor, call the Area Agency on Aging at 913-573-8531.**

¿Necesita ayuda escogiendo o cambiando su receta médica o plan de salud?

## ¡Consejeros del Senior Health Insurance de Kansas le pueden ayudar!

Esta ayuda es para los beneficiarios o aquellas personas que ofrecen cuidado a beneficiarios de Medicare o a usuarios de Medicare que viven en el area del condado de Wyandotte o Leavenworth.

**15 de octubre al 7 de diciembre del 2020**

POR CITA SOLAMENTE

**Para hacer una cita con un consejero puede llamar al (913) 573-8531.**

### APPLY FOR THE MEDICARE SAVINGS PROGRAM

What are Medicare Savings Programs (MSP)? Medicare Savings Programs (MSP) help people with Medicare save money each year. For people with limited income and resources, MSP pays some or all of your Medicare premiums and may also pay your Medicare deductibles and co-insurance.

You should apply for the MSP if you answer "yes" to all of the following:

- ⇒ Do you have Medicare Part A (hospital insurance)?
- ⇒ Is your income at or below the income limits in the chart below?
- ⇒ Are your resources at or below \$7,860 for one person or \$11,800 for a married couple? *Resources include money in checking and savings accounts, CDs and stocks and bonds. Do not count as resources the house you live in, household items or your car.*

For more information, questions or to apply for a Medicare Savings Program, call the KanCare Clearinghouse at 1-800-792-4884 for an application or download a paper application at [www.kancare.ks.gov/consumers/apply-for-kancare](http://www.kancare.ks.gov/consumers/apply-for-kancare) You may also call the local Aging & Disability Resource Center (ADRC) at 913-573-8531 for assistance.

MEDICARE SAVINGS PROGRAM	INDIVIDUAL MONTHLY INCOME LIMIT	MARRIED COUPLE MONTHLY INCOME LIMIT	THE MEDICARE SAVINGS PROGRAM MAY PAY YOUR:
QUALIFIED MEDICARE BENEFICIARY - QMB	\$1063	\$1437	Part A, Part B and Part D premiums, copays, deductibles and coinsurance
LOW-INCOME MEDICARE BENEFICIARY - LMB	\$1276	\$1724	Part B and Part D premiums
EXPANDED LOW-INCOME MEDICARE BENEFICIARY - ELMB	\$1436	\$1940	Part B and Part D premiums



## A STRONG DEFENSE AGAINST THE FLU: GET VACCINATED!

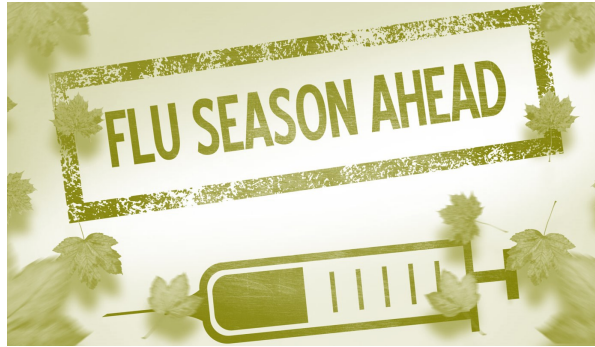
The best way to protect yourself and your loved ones against influenza (flu) is to get a flu vaccine every flu season. Flu is a contagious respiratory disease that can lead to serious illnesses, hospitalization or even death. CDC recommends everyone six months and older get an annual flu vaccine.

### WHAT ARE SOME KEY REASONS TO GET A FLU VACCINE?

- Flu vaccine has been shown to reduce flu illnesses, hospitalization and even death.
- Flu vaccination also is an important preventative tool for people with chronic health conditions.
- While some people who get vaccinated still get sick, flu vaccination has been shown in several studies to reduce the severity of illness.

### WHY IS IT IMPORTANT TO GET A FLU VACCINE EVERY YEAR?

- Flu viruses are constantly changing, so flu vaccines may be updated from one season to the next to protect against viruses that research suggests will be common during the upcoming flu season.
- Your protection from a flu vaccine declines over time. Yearly vaccination is needed for the best protection.



### IS THE FLU VACCINE SAFE?

- Flu vaccines have a good safety record. Hundreds of millions of Americans have safely received flu vaccines over the past 50 years. Extensive research supports the safety of seasonal flu vaccines.

### WHAT ARE THE SIDE EFFECTS OF FLU VACCINES?

- Flu shots are made using dead flu viruses (for activated vaccines), or without flu virus at all (for the recombinant vaccine). So you cannot get the flu from a flu shot. Some minor side effects that may occur include soreness, redness and/or swelling where the shot was given, low grade fever and aches.

If these problems occur, they are usually mild and go away on their own, but serious reactions are also possible. Almost all people who receive the flu vaccine have no serious problems from it.

### WHEN AND WHERE TO GET VACCINATED?

- Experts say you should get a flu vaccine by the end of October. However, as long as flu viruses are circulating, vaccination should continue throughout flu season, even in January or later.

Flu vaccines are offered in many doctors' offices and clinics. Flu vaccines are available in many other locations, including health departments, pharmacies, urgent care clinics, health centers and travel clinics. Vaccines may also be offered at your school, college, health center or workplace.

For more information, visit [www.cdc.gov/flu](http://www.cdc.gov/flu) or call 1-800-CDC-INFO.

## NATIONAL PEARL HARBOR REMEMBRANCE

National Pearl Harbor Remembrance Day, which is annually on December 7, commemorates the attack on Pearl Harbor in Hawaii during World War II. Many American service men and women lost their lives or were injured on December 7, 1941. It is also referred to as Pearl Harbor Day.



## DAYLIGHT SAVINGS TIME ENDS

On November 1, 2020, daylight savings time ends. This is a perfect time to not only change your clocks back, but do a few other semi-annual tasks that will improve safety in your home.

- Change the batteries in your smoke detectors.
- Prepare a disaster kit/plan for your house.
- Check and discard expired medications. Those dates really do have meaning. Some very common over-the-counter medications can cause serious problems due to dates that have expired.

## Time to fall back

Remember to set your clocks back one hour.



## NOVEMBER IS NATIONAL FAMILY CAREGIVING MONTH

National Family Caregivers Month is celebrated each November. It's a time to recognize and honor family caregivers across the country. By celebrating during the month of November, it enables all of us to:

- Raise awareness of family caregiver issues
- Celebrate the efforts of family caregivers
- Educate family caregivers about self-identification
- Increase support for family caregivers

You can honor someone who is a caregiver by providing one of the following:

- Take their place for a day to provide respite
- Hosting an appreciation dinner
- Present them with a spa certificate
- Providing some hand-on help

If you're unable to provide any of the suggestions above, simply let them know they are appreciated!

### Acts of Kindness for a Caregiver



### THE REALITIES OF CAREGIVING

It is said the two things that are certain in life are death and taxes. But as Americans grow older and live longer, the need for caregiving will be another certainty. As baby boomers begin to retire, long-term care is becoming an increasingly urgent issue for them and others. In fact, 68% of middle-income boomers are providing care for a parent, while 17% are providing care for their spouse/partner or parents-in-law.

What's interesting is that while there is a growing awareness among boomers that long-term care needs will be inevitable at some point in their lives, only 45% believe they will need it. That's up from 36% in 2013. We are living longer and we are also living more mobile because



we are getting our body parts replaced and there is a lot of medication we can take to keep us going longer. Age-related cognitive decline will also increase the need for assistance.

A survey of seniors found that boomers want to be taken care of in their homes. More than two-thirds (65%) prefer to be in their current home, and that is certainly possible with some modifications. Nineteen percent chose an independent living community, 9% said they would like to be in a different home they own or would purchase and only 2% said they want to be cared for in a nursing home.

For some people, care at home might not be the right thing. You'd have to be able to manage the situation, find the right person to care for you and have the ability to pay them.

Not surprisingly, women overwhelmingly lead the way as caregivers over men at 62% and most often are between the age of 54 and 72.

### 10 TIPS FOR FAMILY CAREGIVERS

1. Seek support from other caregivers. You are not alone!
2. Take care of your own health so that you can be strong enough to take care of your loved one.
3. Accept offers of help and suggest specific things people can do to help you.
4. Learn how to communicate effectively with doctors.
5. Be open to new technologies that can help you care for your loved one.
6. Watch out for signs of depression and don't delay getting professional help when you need it.
7. Caregiving is hard work so take respite breaks often.
8. Organize medical information so it's up to date and easy to find.
9. Make sure legal documents are in order.
10. Give yourself credit for doing the best you can in one of the toughest jobs there is!

## Dear Newsletter Recipient:

For years "The Communicator" has served as a vital means for providing seniors in Wyandotte County important information regarding aging news, events, programs, services and much more! The newsletter's continuity relies on your donations for its existence. Please help us continue to provide this important publication by becoming a sponsor!

Respectfully, The Newsletter Committee

# THANK YOU!

**Thank you to the following who donated to the cost of this newsletter!**

**Charles & Jean Eklund**

_____ \$100	<b>Advocate</b> <i>defensor</i>
_____ \$50	<b>Benefactor</b> <i>benefactor</i>
_____ \$25	<b>Patron</b> <i>patrón</i>
_____ \$10	<b>Contributor</b> <i>contribuidor</i>
_____	<b>Other</b> <i>otro</i>

**Donations can be sent to:**

Wyandotte/Leavenworth Area Agency on Aging  
Attn: Newsletter Committee  
849 N 47th Street - Suite C  
Kansas City, Kansas 66102

## 10 THINGS YOU CAN DO TO AVOID FRAUD

[consumer.ftc.gov](http://consumer.ftc.gov)



- 1) **Spot Imposters.** Scammers often pretend to be someone you trust, like a government official, a family member, a charity or a company you do business with. Don't sent money or give out personal information in response to an unexpected request - whether it comes as a text, a phone call or email.
- 2) **Do online searches.** Type a company or product name into your favorite search engine with words like "review," "complaint" or "scam." Or search for a phrase that describes your situation, like "IRS call." You can even search for phone numbers to see if other people have reported them as scams.
- 3) **Don't believe your caller ID.** Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real.
- 4) **Don't pay upfront for a promise.** Someone might ask you to pay in advance for things like debt relief, credit and loan offers, mortgage assistance or a job. They might even say you've won a prize, but first you have to pay taxes or fees. If you do, they will probably take the money and disappear. Learn where to get real help with these issues at [consumer.ftc.gov](http://consumer.ftc.gov).
- 5) **Consider how you pay.** Credit cards have significant fraud protection built in, but some payment methods don't. Wiring money through services like Western Union or MoneyGram is risky because it's nearly impossible to get your money back. That's also true for reloadable cards (like MoneyPak or Reloadit) and gift cards (like iTunes or GooglePlay). Government offices and honest companies won't require you to use these payment methods.
- 6) **Talk to someone.** Before you give up your money or personal information, talk to someone you trust. Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story, do an online search, consult an expert - or just tell a friend.
- 7) **Hang up on robocalls.** If you answer the phone and hear a recorded sales pitch, hang up and report it to the FTC. These calls are illegal and often the products are bogus. Don't press 1 to speak to a person or to be taken off the list. That could lead to more calls.
- 8) **Be skeptical about free trial offers.** Some companies use free trials to sign you up for products and bill you every month until you cancel. Before you agree to a free trial, research the company and read the cancellation policy. And always review your monthly statements for charges you don't recognize.
- 9) **Don't deposit a check or wire money back.** By law, banks must make funds from deposited checks available within days, but uncovering a fake check can take weeks. If a check you deposit turns out to be a fake, you're responsible for repaying the bank.
- 10) **Sign up for free scam alerts from the FTC at [ftc.gov/scams](http://ftc.gov/scams).** Get the latest tips and advice about scams sent right to your inbox.

## Does email work for you?

Help us save postage costs by joining our email club. Get information before everyone else!

If interested, send an email to: [60Plus@wycokck.org](mailto:60Plus@wycokck.org) with your request.



## VIRTUAL VOICE

### *A Telecommunication Service*

With the continued COVID-19 pandemic negatively impacting older adults, the Wyandotte/Leavenworth Area Agency on Aging (WY/LV AAA) will be expanding the Case Management Program by contracting for the use of appropriate technology to provide services remotely for individuals receiving home care under the Senior Care Act and Older Americans Act Programs. This service will allow social distancing to reduce the exposure to COVID-19. Virtual Voice is a telehealth service providing the following:

- Tablet device (includes WIFI Access).
- Installation (includes deployment and activation of tablet device).
- Management and support services for individuals authorized by the WY/LV AAA.
- Customer engagement technician on as needed basis.
- Ongoing monthly in-home and virtual technical support services for consumers to maintain use of the tablet device and keep in operating condition.



This is an interactive audio/video communication system encouraging real-time contact between the customer and the WY/LV AAA. This service will be offered as part of the Case Management Program to allow initial and ongoing assessments through virtual communication. A comprehensive assessment and program eligibility will apply. All Senior Care Act and Older Americans Act qualifications must be met, including a possible co-pay paid by the Senior Care Act customer, if applicable.

If you are in need of Case Management services, please contact the Area Agency on Aging at 913-573-8531 and speak to an Information Specialist.

# SAVE THE DATE 2020

## Kansas State Plan on Aging VIRTUAL Listening Sessions

**MONDAY, NOVEMBER 9 • WEDNESDAY, DECEMBER 9**  
**10:30AM - 11:30AM**

### Who?

Kansans ages 60 years or older and family caregivers of older adults.

### What?

Older Americans Act (OA) Program services include:

- **Legal Assistance**
- **Caregiver and In-Home Services** (like homemaking and personal care)
- **Health Promotion Programs** (like physical fitness and exercise)
- **Nutrition Services** (like Meals on Wheels)
- **Transportation...And more!**

### Why?

Kansas Department on Aging & Disability Services (KDADS) OAA Program works in collaboration with the 11 Area Agencies on Aging to support independence for Kansas seniors and help them remain in their homes as long as possible. The listening tour provides the opportunity for seniors to share suggestions, needs, comments and feedback about OAA services.

Your participation is invaluable and will be used to develop the upcoming State Plan on Aging.

If you would like to make a comment or provide feedback, but may not be available on the event dates or do not wish to speak at the event, please email your comments or feedback to [rvandyke@wycokck.org](mailto:rvandyke@wycokck.org) prior to the event date. Your comments or feedback will be read aloud during the listening tour by an Aging staff person.

### Written comments may also be mailed to:

Kansas Department for Aging and Disability Services  
Attn: Christina Orton, Aging Services Director  
503 S. Kansas Avenue  
Topeka, KS 66603

Written comments will  
be accepted until  
April 30, 2021.

**INGREDIENTS:**

- 1 (21 ounce) can apple pie filling
- 1/2 cup cinnamon sugar
- 15 6-inch flour tortillas
- 1 cup oil for frying

**APPLE CINNAMON CHIMICHANGAS**

**DIRECTIONS:**

1. Heat apple pie filling in a small pot over medium-low heat until warmed through, about 5 minutes
2. Place cinnamon sugar in shallow dish
3. Spoon 1 1/2 tablespoons of filling onto each tortilla. Fold in opposing edges and roll up as you would a burrito.
4. Heat oil in a large, deep saucepan over medium heat.
5. Place a batch of rolled tortillas seam-side down in the hot oil and fry until browned and crispy, 1 to 2 minutes. Turn and continue frying until all sides are browned, 1 to 2 minutes more. Roll in cinnamon sugar to coat. Repeat with remaining batches.



**'TIS THE SEASON**

*Find and circle all the words hidden in the grid.*

- BLIZZARD
- CANDY CANE
- CHRISTMAS
- CHRISTMAS TREE
- CORNBREAD
- CRANBERRY SAUCE
- DAYLIGHT SAVINGS ENDS
- DRUMSTICK
- ELECTION DAY
- ELVES
- FALLBACK
- FAMILY GATHERINGS
- FEAST
- FRUITCAKE
- GREETINGS
- MAYFLOWER
- NATIONAL CAREGIVER MONTH
- NORTH POLE
- ORNAMENTS
- PEARL HARBOR
- PILGRIMS
- POPCORN BALLS
- PUMPKIN PIE
- RECIPIES
- REINDEER
- SNOWFLAKE
- ST. NICK
- STUFFING
- SWEET POTATO
- THANKSGIVING
- TINSEL
- TURKEY
- VETERANS DAY
- VOTE
- WREATH
- YULETIDE

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## **Wyandotte/Leavenworth**

### **Area Agency on Aging**

849 North 47th Street - Suite C

Kansas City, Kansas 66102

Phone: 913-573-8531

Fax: 913-573-8577

Email: 60Plus@wycokck.org

**DisABLED or 60PLUS?...Call on Us!**

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## **NOVEMBER >>>**

### **DAYLIGHT SAVINGS ENDS**

*Sunday, November 1, 2020*

### **ELECTION DAY**

*Tuesday, November 3, 2020*

### **VETERANS DAY**

*Wednesday, November 11, 2020*

### **THANKSGIVING DAY**

*Thursday, November 26, 2020*

**Unified Government Offices Closed**

### **THANKSGIVING HOLIDAY OBSERVED**

*Friday, November 27, 2020*

**Unified Government Offices Closed**



The Communicator is published bi-monthly by the Wyandotte/Leavenworth Area Agency on Aging. It is funded by the Kansas Department for Aging and Disability Services through the Older Americans' Act. We assume no responsibility for the care and return of unsolicited material. Donations are suggested.

The Wyandotte/Leavenworth Area Agency on Aging does not discriminate on the basis of race, color, religion, age, national origin, sex, or handicap.

If you feel you have been discriminated against, you may file a complaint with the Kansas Department for Aging & Disability Services at 1-800-432-3535.

**Linda Ramirez, Editor**

## **DECEMBER >>>**

### **PEARL HARBOR REMEMBRANCE**

*Monday, December 7, 2020*

### **CHRISTMAS EVE**

*Thursday, December 24, 2020*

### **CHRISTMAS DAY**

*Friday, December 25, 2020*

**Unified Government Offices Closed**