

# NEI Aging Today

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NORTHEAST IOWA  
**Area Agency  
 on Aging**

*NEI3A helps older persons respond to their evolving needs and choices.*

## National Family Caregiver Month

Every day, millions of older Americans (those 65 years or older) manage basic health and functioning needs with the help of family caregivers. These family caregivers (defined as relatives, partners, friends, or neighbors who provide assistance because of a personal relationship rather than financial compensation) set up medical appointments, coordinate services, help with daily tasks and nutrition, assist with transportation, manage medicines, and handle bills and banking.

Family caregivers encompass more than 1 in 5 Americans. In 2015 43.5 million people were caregivers; in 2020, this number increased to 53 million. These individuals provide unpaid care to an adult with health or functional needs. (National Alliance for Caregiving). Whether the person they are caring for is living with them or living hundreds of miles

away, individuals caring for an older adult sacrifice a lot of their own time and even their well-being. Many caregivers are not only caring for their older adult family members or loved one; they are also balancing working outside of the home and caring for their own children as well.

Without a doubt, the services that family caregivers provide are invaluable. During November, we celebrate National Family Caregivers Month to recognize and honor family caregivers across the country. It is a time to raise awareness of family caregiver issues and recognize the sacrifices they make for their loved ones. It is also an opportunity to educate family caregivers about self-care and increase awareness about services and supports available to assist in their journey. For more information, call NEI3A at 800-779-8707.



# Do you have what it takes to be a caregiver?

by Carol Nelson, RN, BSN, MBA

The time has come when a family member needs assistance and you're struggling to understand what will be needed of you as you move into the role of full- or part-time caregiver.

Many new caregivers know they will need to rearrange their schedules, juggle doctors' visits and prescriptions, plan shopping trips and perform regular housekeeping chores, but some do not consider what will be needed of them emotionally and functionally before preparing for this new important role.

## Things to consider

Caregivers must master a variety of qualities to be successful and provide the best care possible, including interpersonal and management skills that you may have never drawn on before.

## Here are three traits you need to consider before becoming a family caregiver:

### Physical strength and stamina.

Caregivers must perform a variety of physical tasks, including housekeeping chores, carrying groceries and lifting a loved one. Maintaining your own health through exercise, a balanced diet, a good night's sleep and some recharging time will help you shoulder through the burdens of your daily tasks.

### Time management and organizational skills.

 Do you

know what medications your loved one takes and when? How much time do you need to allow to get your loved one ready to go to their doctor's appointments? Being able to manage your time or lay your hands on important medication as needed could be critical when seconds count.

**Compassion and interpersonal skills.** Being able to understand your loved one's discomfort or nurturing a trusting relationship with the person you will be caring for are qualities that caregivers need to hone to be effective.

## Do you also have support?

Becoming a family caregiver does not mean you need to isolate yourself and your loved one. In fact, having outside support as a caregiver is important when you consider taking on this role.

The number of family caregivers is increasing as the number of Baby Boomers continue to age. That also means there are more caregiver support groups you can join to help you improve your skills and outlook. Joining a support group will put you in touch with others who understand your frustrations because they experience the same problems.

It also helps to have other family members who can assist. Bringing family members together to discuss long-term care and assist with issues that arise outside of care, such as dealing

with legal or financial concerns, is an action that needs to be considered. Legally, decisions should be made when your family member is competent, such as power of attorney, healthcare surrogate, wills, trusts, advanced directives, and end of life decisions.

You will also need to have back-up contingencies when you need to take time off due to your own illness or simply to recharge. Having a network of family, friends or even paid caregivers can provide you with this type of support.

Long-term caregivers are at increased risk of depression because of lack of support, time off and compensation. When considering if becoming your loved one's caregiver is a role you can perform, determining the support you will receive from other family members and friends is a priority.

## The benefits of caregiving

Now that you have considered all the challenges you face should you become your loved one's caregiver, you can also weigh these against the benefits.

For example, many seniors who can stay at home are healthier and happier. Being able to provide your loved one with the ability to stay at home allows for a sense of freedom to do the things you both consider necessary for long-term care.

There are also benefits solely for the caregiver. These include the chance to put your organizational and management skills to good use, to build an even closer relationship with the person you're caring for and to create memories that last a lifetime for both of you. Most caregivers would tell you after their loved one has passed, that they would do it all over again without question, despite the challenges, family disagreements, lack of support, lack of sleep and more.

Becoming a caregiver is not something to take lightly and is not always a choice, but there is support available. Just remember you are not alone.

*Carol Nelson, RN, BSN, MBA, is Healthcare Solutions Manager for FirstLight Home Care. With more than 35 years of experience in Medicare and private duty home care services, hospice and palliative care, and assisted living management, Carol has a heart for service and a dedication to the health and well-being of older adults. For more articles like this one, visit [caregiver.com](http://caregiver.com).*

## Caregiver Wellness Day Event

*Join us at a Caregiver Wellness Day Event in honor of National Family Caregiver Month.*

**November 3**  
**9:00 a.m. - 12:00 p.m.**  
Northeast Iowa Community College  
1625 IA-150, Calmar

This event is free to attend and will feature various local agencies providing tables of information for caregiver support resources, guest speakers, refreshments, treats, and door prizes.

## Access free training and resources to help you build skills and confidence to provide care at home.



Trualta is an online platform designed to help families build skills to manage care at home for their aging loved ones. Improve confidence, reduce stress and prevent burnout by learning care skills. Once you are registered, you have unlimited access to their articles and tips about caring for your loved one.

Trualta is really easy to use. All you will need to start is a computer, tablet, or smartphone. With lessons ranging from 5 minutes to 2 hours, Trualta makes it easy for you to fit caregiver training in whenever it works for you.



**Register Today!**  
[nei3a.trualta.com](http://nei3a.trualta.com)

Scan me with your camera to visit!



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## Visiting Aging Family & Friends During the Holiday Season

The holidays are times when you reconnect with your family and friends. It is also the perfect opportunity to observe your aging family or friends' physical and mental health to determine if they're thriving or in need of assistance. If you have relied on regular telephone conversations, the upcoming holiday visit may reveal a completely different picture of their daily life. Take time to notice if things have changed. Determine if there have been any significant changes in their abilities and environment since your last visit.

### What to Look for on Your Visit

- Is your family member clean and properly dressed?
- Have they experienced any significant change in weight (up or down)?
- How is their balance? Are they

walking well? If the home has stairs, can they navigate the stairs safely?

- Observe closely to determine if your family member has experienced changes to their hearing, sight, or speech.
- How is their energy level?
- How is their short-term memory?
- Can they perform daily tasks?
- Do they ask the same questions over and over?
- When did they last visit the doctor?
- Take a careful look at your family member's environment. Is the home neat, clean, and well maintained? Are there obvious hazards in the house that need to be fixed such as loose throw rugs, excessive clutter, or low lighting? Should grab bars be installed in the bathroom?

- If the person drives, take a ride with them during the day and at night. How is their driving? Do they see and respond appropriately to changes in traffic, road hazards, and pedestrians?
- What is your family member's average day like? Do they have opportunities to socialize?
- If your loved one is caring for another family member, are they getting respite from care giving and receiving emotional support?

### How to Handle Signs of Decline and Plan Ahead

If your observations lead to concerns, have a conversation with your parents or loved one. Talk to them about how they are feeling. Have specific examples of what you have observed. Remember to empower them be involved with decisions on solutions as much as possible. You may receive some resistance, but remind your loved one that sharing this information and looking for resources will enable them to remain independent and safe in their own home. When it is time to find the services needed to stay at home, give us a call at 1-800-779-8707.

The holidays are a wonderful time of year to reconnect with family and friends. Give them the gift of your time and care by helping them address problems that may have crept up during the year.



# GrandPad and NEI3A Partner to Empower Seniors with Technology and Safeguard Against Scams

As the digital landscape continues to evolve at a rapid pace, older adults find themselves grappling with new challenges that demand heightened awareness and resilience. Alarming statistics from the FBI's latest Elder Fraud Report underscore the urgency of the situation, revealing that cybercrime cost Americans over the age of 50 nearly \$3 billion last year alone. But the danger doesn't stop there. As AI technology advances, it offers incredible benefits but also raises concerns about privacy, manipulation, and security.

Northeast Iowa Area Agency on Aging (NEI3A) and GrandPad have partnered on a shared

mission to arm older adults with the confidence to navigate technology effectively while providing them with protection against online scams.

GrandPad is a device designed specifically for older adults who are unfamiliar with or have difficulty using current technologies. It helps seniors stay connected to family, friends, and caregivers while providing an encrypted private network that allows only trusted contacts to call, email or video chat with the user.

Mike Donohue, CEO of NEI3A, said, "This partnership signifies an important step forward in

the ongoing effort to empower seniors with the tools they need to thrive in a digital age, while also providing the protection they deserve."

NEI3A and GrandPad are dedicated to the well-being of seniors and equipping them with the means to navigate the digital landscape safely.

"Our commitment to ensuring the safety of seniors is at the heart of the GrandPad mission. I'm excited about this opportunity to collaborate with NEI3A to make a real difference in protecting older adults in the Northeast Iowa community," said Scott Lien, CEO and co-founder of GrandPad.

## GRANDPAD IS PROUD TO PARTNER WITH NEI3A *Together we support you in aging with confidence*

GRANDPAD IS A SIMPLE, SAFE AND SECURE  
WAY TO CONNECT WITH YOUR FAMILY,  
FRIENDS AND CAREGIVERS.

*Only hear from the people you want to hear from.*

**NO SCAMS, SPAM OR SOLICITORS!**

Visit [grandpad.net/nei3a](https://grandpad.net/nei3a) to learn more  
or call 888-311-1856.

Attend an online demo and receive  
an exclusive NEI3A discount!



VIDEO & VOICE CALLING • EMAIL • PHOTOS • INTERNET • GAMES • AND MORE

GrandPad®

# Elder Financial Abuse and Exploitation

*A growing problem for older adults*



*My father was a very successful businessman who suffered two strokes, starting at the age of 60. My brother moved in after the second stroke to help care for him. He then convinced my parents it would be healthier if they moved to ... (a) warmer climate. At the point of the move, he changed the address of their financial statements to a P.O. box ... He then forged their names and opened fraudulent bank accounts where he took more than \$3 million. He could do this by calling their financial advisor and having the funds wired.*

*We were forced to ... put my father in a nursing home as my mother could not care for him. He had to be placed on Medicaid as no money was left for his care. This story was taken from a true story published on credit.com.*

Sadly, stories similar to this are not unusual. Financial abuse is the most common form of elder abuse, and according to the U.S. Justice Department, 1 in 20 older Americans are victimized yearly. Financial elder abuse, sometimes called financial exploitation, occurs when someone illegally or improperly uses an older adult's money for their own personal gain. This may involve scams by telemarketers or other con art-

ists, forgery, identity theft, use of undue influence to pressure an older adult to transfer their assets, misuse or theft of money or possessions, and improper use of guardianship or power of attorney. Although most cases of elder financial abuse involve people the victim knows and trusts, strangers are likely to be perpetrators.

The consequences of these crimes can be devastating. With an estimated annual loss of 3 billion dollars, it is not uncommon for older victims to lose their entire life savings; no longer being able to afford rent, nursing home care, or basic living expenses. Additionally, victims may also experience a decline in their mental or physical health, and studies have found that financial exploitation among older adults can lead to premature death.

To protect yourself or the older adults in your life, become aware of some of the warning signs of financial abuse. Some common red flags include large, frequent, or unexplained withdrawals from bank accounts, unpaid bills, sudden appearance of credit card balances, closing CDs or other savings accounts without regard to penalties, and sudden changes to legal or financial documents. The National Center on Elder

Abuse offers the following tips to protect yourself and the older adults in your life from financial abuse:

- Protect personal information. Shred bank documents, credit card receipts, and financial records before throwing them away.
- Reduce the opportunity for phone scams. Register with the national Do Not Call Registry. Visit [DONotCall.gov](http://DONotCall.gov) or call 1-888-382-1222 from the phone number you wish to register.
- Seek outside perspectives. Consult an attorney or trusted family member before making a large investment or purchase.
- Run a background check. If hiring in-home care, properly screen the person with a background check.

If you or someone you care about is experiencing financial abuse, call LifeLong Links at 866-468-7887 and ask to speak with an Elder Rights specialist. We can provide you with a confidential assessment and will connect you with the appropriate resources and reporting entities based on your situation.



# It's Time to Review Your Medicare Coverage

Adapted from the Blog at [www.shiphelp.org](http://www.shiphelp.org)

Medicare's Open Enrollment is the time of year when you can make changes to your Medicare coverage. This period runs from October 15 through December 7, and any changes you make will take effect on January 1. You may be able to receive the same or better health or drug coverage at a more affordable price.

## Use Open Enrollment to review your current Medicare health and drug coverage.

You receive a lot of mail during Open Enrollment, so it is important to know which mailings include information about your current coverage. No matter how you receive your Medicare coverage, you should consider your access to health care providers and pharmacies you want to use, your access to benefits and services you need, and the total costs for insurance premiums, deductibles, and cost-sharing amounts.

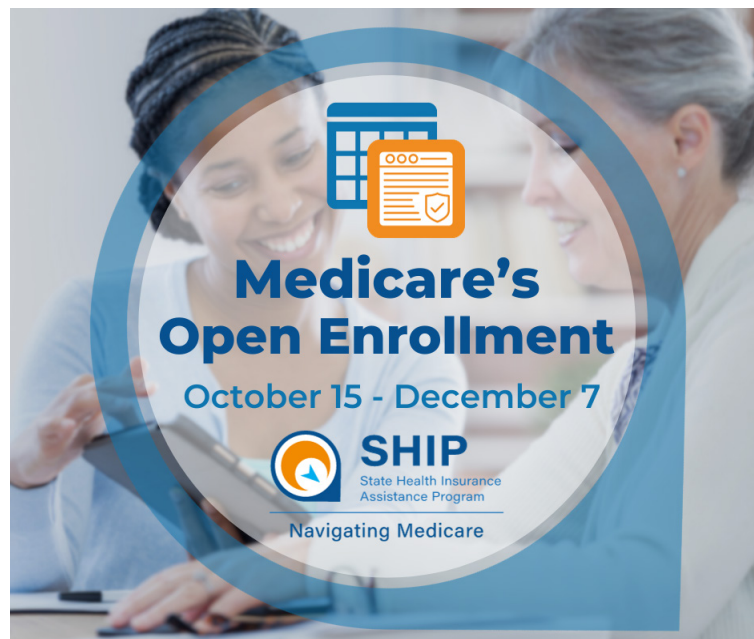
If you have Original Medicare, visit [www.Medicare.gov](http://www.Medicare.gov) or read the 2024 Medicare & You handbook to learn about Original Medicare benefits for 2024.

If you have a Medicare Advantage Plan or a stand-alone Part D plan, read your plan's Annual Notice of Change and Evidence of Coverage notices that you received in the mail. These notices list any changes for your plan in 2024. Look for changes in the plan's costs, the plan's benefits and coverage rules, and the list of drugs your plan covers. Make sure that your drugs will still be covered next year and that your providers and pharmacies are still in the plan's network. If you are unhappy with any of your plan's changes, you can change plans.

## Let's review the types of changes you can make during Open Enrollment.

During Open Enrollment, you can add, drop, or change your Medicare Advantage plan or your Part D prescription drug coverage. You can also switch from Original Medicare to a Medicare Advantage Plan, or the other way around.

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It's important to keep in mind that if you switch from Medicare Advantage to Original Medicare, you may or may not be able to purchase a Medigap policy to help with your out-of-pocket costs. Also, if you switch from Original Medicare to Medicare Advantage and you later want to return to Original Medicare, you may or may not be able to purchase a Medigap policy to help with your out-of-pocket costs. Call the Iowa Senior Health Insurance Information Program (SHIIP) at 800-351-4664 if you are considering this kind of change. They can explain how it would affect you.

## Know how to change your Medicare health and drug coverage.

You can use services provided by the government to make Medicare coverage changes. Call 1-800-MEDICARE to make changes by phone or visit [www.medicare.gov](http://www.medicare.gov) to compare options and enroll in some plans online. Or, for one-on-one help reviewing your options or making changes, contact the Iowa SHIIP at 800-351-4664. They are funded by the government to provide trusted, unbiased Medicare counseling at no cost to you. You can also contact plans directly to learn about the services they cover or to enroll. Confirm everything that a plan tells you before making a final decision and get everything in writing. Call your doctors to make sure that they are in the provider network for the plan you want to join.



- ✓ Get vaccinated.
- ✓ Boost your confidence.

If you're an older adult aged 60+, protect yourself by adding vaccines to your list and we'll help you check it off.

**YOU'VE GOT THIS.**  
*We've got you.*



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If you're aged 60+ or a person with a disability, protect yourself and your loved ones. Add the COVID-19 and flu vaccines to your list and we'll help you check it off. The Aging and Disability Vaccination Collaborative, powered by USAging, has partnered with NEI3A to make getting your COVID-19 and flu shots easy. Call 1-800-779-8707 for vaccination locations near you.



**YOU'VE  
GOT THIS.**  
We've got you.

# Vaccine Facts

## What Vaccines Should I Get?

**Most people should get vaccinated for:**

- **Seasonal Flu (Influenza):** Get by the end of October or soon after.
- **COVID-19:** Everyone aged 5 years and older should get 1 updated COVID-19 vaccine, at least two months after getting the last dose of any COVID-19 vaccine. People who are immunocompromised may get additional doses of updated COVID-19 vaccines and should talk to a healthcare professional about additional updated doses.

*Check with a healthcare professional to see if there are additional vaccines that are right for you.*

**Most people over age 50 should also get vaccinated for:**

- **Shingles:** Get 2 doses within 2 to 6 months.
- **Pneumonia (over age 65):** Get 1-2 doses one year apart depending on your age and whether you have already had 1 dose. Talk with a trusted healthcare professional to find out what is best for you.
- **TDAP (Tetanus, Diphtheria and Pertussis) (over age 7):** Get TDAP or TD every ten years after an initial shot.
- **RSV (Respiratory Syncytial Virus) (over age 60):** Talk to your healthcare provider about getting a single dose of the RSV vaccine.



## Food and Mood

An emerging field of research is nutritional psychiatry. This examines the relationship between diet and mental wellness or how foods affect our moods. One reason food choices affect our brain so much is our GI system, commonly called “the gut”—which is directly tied to our brain and the way we process emotions.

Common comfort foods (i.e., high-sugar and high-fat) are the least likely to benefit our mental health. Other harmful habits include eating processed foods, alcohol consumption, irregular meals, and lack of sleep.

The best way to support your mental health through diet is to eat a variety of nutrient-rich foods like fruits, vegetables, lean meats, dairy, and whole grains.

## Load up on these nutrients to fuel your brain!

**Magnesium:** spinach, pumpkin and chia seeds, soy milk, black beans, almonds, cashews, peanuts

**Omega-3 fatty acids:** walnuts, chia and flaxseeds, salmon, herring, sardines

**Folate:** beef liver, rice, fortified cereals, black-eyed peas, spinach, asparagus, brussels sprouts

**Iron:** oysters, beef liver, fortified cereals, spinach, dark chocolate, white beans, lentils, tofu

**Zinc:** oysters, chicken, pork chops, beef roast, Alaska king crab, lobster, pumpkin seeds

**B vitamins:** chicken breast, beef liver, clams, tuna, salmon, chickpeas, potatoes, bananas

**Vitamin A:** beef liver, herring, cow’s milk, ricotta cheese, sweet potatoes, carrots, cantaloupe

**Fermented foods:** yogurt, kefir, kimchi, sauerkraut

Remember the quality of your diet is more powerful than any one decision you make in a day. Foods play an important role in mental health, but they won’t have a significant impact on their own if you aren’t prioritizing overall diet quality, self-care, and other stress management strategies.

Sources: Harvard Health Publishing, [go.iastate.edu/KP8LPX](http://go.iastate.edu/KP8LPX)  
Mental Health America, [go.iastate.edu/TZYXXY](http://go.iastate.edu/TZYXXY)  
Health Line, [go.iastate.edu/S8ZYMP](http://go.iastate.edu/S8ZYMP)



## Home Accessibility Modification Assistance

Do you want to remain in your home as you age but need assistance making the proper modifications? NEI3A is looking for income-eligible individuals living in an owner-occupied home in Waterloo aged 60 and over or disabled who need assistance making home modifications. With this special funding, NEI3A can help with:

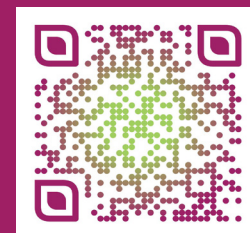
- Grab bars
- High rise toilets
- Lift Chairs
- Stairlifts
- Ramps
- Walk-in showers
- Tub cut-outs
- Door widening

**For more information, please call  
1-800-779-8707.**

## Donate Today!

You can help older adults in your community get the services they need to age with dignity and respect.

Use your phone’s camera to scan the QR code or visit [nei3a.org/support-nei3a/](http://nei3a.org/support-nei3a/)





# CARE in the comfort of home.



*Do you struggle managing your medications or have you had increased ER visits recently?*

*When life throws you curveballs, our experts will be there for you offering programs and services to support you at home!*



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800.626.2360 | cvhospice.org

## Sudoku Puzzle

1		4	9					
				6		3	9	5
9	2			4				
		6	2				8	
				5	3		6	9
	4	9			5			1
					6			
		7			8			

## Autumn Word Find

Find all of the words that are hidden in the grid. The remaining letters spell a secret message-an Albert Camus quotation.

- Acorn
- Apple
- Bird Migration
- Blowing Leaves
- Blustery Day
- Canning
- Chestnuts
- Chilly
- Cold
- Crops
- Equinox
- Fall
- Farming
- Feast
- Frost
- Halloween
- Harvest
- Haystack
- Hickory Nuts
- Longer Nights
- November
- October
- Orange Leaves
- Pie
- Pumpkin
- Rake
- Red Leaves
- Scarecrow
- School
- Season
- September
- Shorter Days
- Squash
- Sweet Potatoes
- Thanksgiving
- Turkey
- Windy
- Yellow Leaves

Source: Livewire Puzzles

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

NEI Aging Today is published quarterly to entertain, educate, and inform our readers. The opinions expressed in NEI Aging Today do not necessarily reflect the opinions of the Agency on Aging, its governing bodies, or Advisory Councils. Articles and other comments are welcome. NEI Aging Today reserves the right to publish all or part of material submitted. Deadline is the 10th of the month prior to printing.



In accordance with the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973 and the Aging Discrimination Act of 1975, it is the policy of Northeast Iowa Area Agency on Aging to provide services to all persons eligible under the provisions of the Older Americans Act of 1965, as amended, without regard to race, creed, color, religion, national origin, sex, sexual orientation, handicap, or age.



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# Supporting You in Your Caregiver Journey

*Being a family caregiver can be stressful. We are here to help! Connect with our caregiver professionals and other caregivers to share experiences and learn about available resources at one of our support group options:*

## Attend Virtually:

Meet face-to-face with other caregivers each Monday from 2:00 - 3:00 p.m. by Zoom. To join, click on the link on our website at [www.nei3a.org/our-services/caregiver-resources](http://www.nei3a.org/our-services/caregiver-resources) or use your phone's camera to scan the QR code.

## Meet In Person:

- **Decorah:** Third Monday of each month from 10:00 - 11:00 a.m. at the Decorah Regional Office located at 607 Washington Street in Decorah. For more information contact Kelly Kuennen at 563-277-6024
- **Dubuque:** Last Monday each month from 2:00 - 3:00 p.m. NEI3A Office - 2728 Asbury Road in Dubuque. For more information, please contact Carol Hughey, at 563-587-4983
- **Waterloo:** First Tuesday of each month from 3:00 - 4:00 p.m. at the Waterloo Regional Office located at 3840 W. 9th Street in Waterloo. For more information contact Anne Marie Kofta at 319-287-1166.



**For more information call 1-800-779-8707**