

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.



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kindness • COMPASSION purpose
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support LOVE UNCONDITIONAL sense
time activity mobility dignity family THERAPY
inclusion community

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.

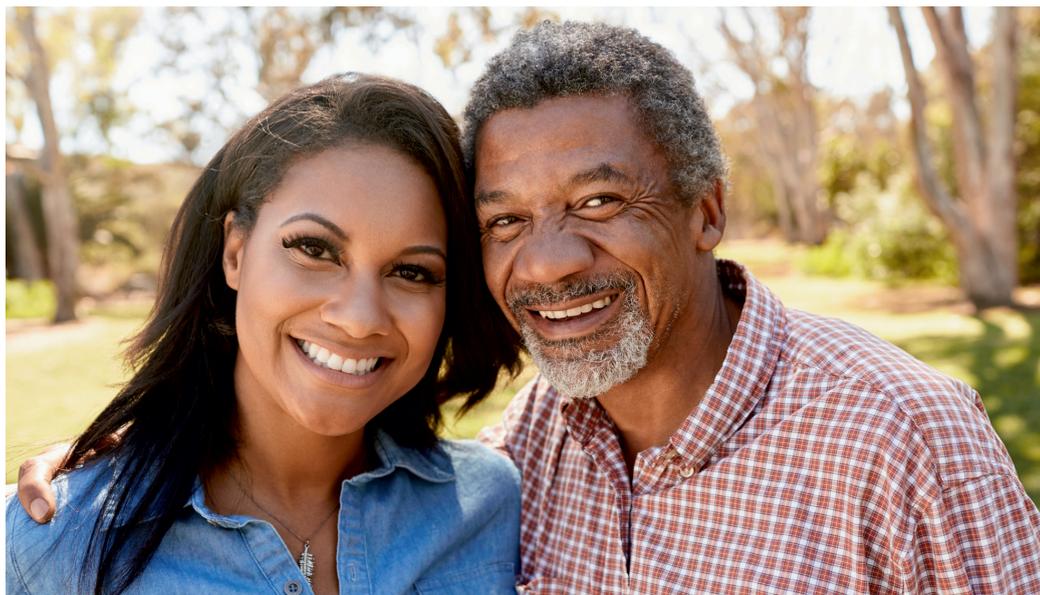
The number of family caregivers is increasing as the number of Baby Boomers continue to age. According to one report, that number increased

by 9.5 million from 2015 to 2020 and continues to grow.

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 and know where you are coming from 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.

Caregiver Wellness Day Events

In honor of National Family Caregiver Month, we have scheduled three Caregiver Wellness Day events. These events are free to attend and each event will feature various local agencies providing tables of information for caregiver support resources, guest speakers, caregiving recognition awards, refreshments, treats, and door prizes.

Calmar:

Friday, November 4
9:00 a.m. - 12:00 noon
Northeast Iowa Community College,
1625 IA-150, Calmar

Guest Speaker:

Bradley Hanson, former Luther College Religion professor, caregiver for his wife with Alzheimer's Disease, and author of the book *Caregiving with Grace*. Will speak on the emotional, moral, and spiritual dimensions of extended caregiving.

To Register Contact:

Kelly Kuennen-kkuennen@nei3a.org
Kristie Wiltgen-kwiltgen@nei3a.org

Dubuque:

Tuesday, November 15th
12:30 - 3:30 p.m.
St. Matthew's Lutheran Church
1780 White St. Dubuque

Guest Speaker:

Betty Pierce will present information about relaxation and self-care for caregivers, with a free introduction to meditation.

To Register Contact:

Carol Hughey-chughey@nei3a.org
Kristie Wiltgen-kwiltgen@nei3a.org

Waterloo:

Friday, November 18th
12:30 - 3:30 p.m.
First Presbyterian Church
505 Franklin St. Waterloo

Guest Speaker:

Candy Dierks from Home Instead Senior Care, will present information on care and wellness for caregivers.

To Register Contact:

Anne Marie Kofta-akofta@nei3a.org
Kristie Wiltgen-kwiltgen@nei3a.org



November is National Caregiver Month

Being a caregiver is both rewarding and challenging. Make sure to thank those you know who are providing care for a loved one and let them know how much you appreciate what they are doing to help their loved one remain independent.

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 or use your camera phone to scan the QR code to the right.

Meet In Person:

Third Monday of each month from 10:00 - 11:00 a.m. at the Decorah Regional Office located at 607 Washington Street in Decorah.

Last Monday of each month from 2:00 - 3:00 p.m. at the Dubuque Regional Office located at 2728 Asbury Road, Fountain Park Springs Building #430 in Dubuque.



For more information call 1-800-779-8707

Virtual Snowbird Series



Are you a snowbird? Packing up your golf clubs and sunscreen and heading south until the winter is over in Iowa? Don't forget to take us with you!

NEI3A continues to be your trusted experts on aging, and we have some virtual opportunities for you. Stay connected with our Virtual Snowbird Series! We are offering a variety of options to keep you connected to a healthier life.

All classes will be held via Zoom and can be accessed through your smart phone, tablet or computer. You will need to be able to access the internet and have a camera and microphone connected at the time of the class. Tech help will be available prior to the first class if you need it.

Tai Chi for Arthritis and Fall Prevention

Our virtual education series starts in November with Tai Chi for Arthritis and Fall Prevention but don't wait to call us as this program fills quickly. Space is limited! Classes will be held November 10 through January 12 each Monday and Thursday from 10:00 to 10:45 a.m.

Better Choices Better Health

We are also hosting Better Choices, Better Health. This program meets weekly and you'll learn self-management skills to improve your sleep and take control of symptoms related to conditions like arthritis, diabetes, and fibromyalgia (as well as others!)

A Matter of Balance

And last, learn about reducing your risk of falling through A Matter of Balance: Managing your Concerns about Falls. Taking care of yourself means assessing your risk of falling and learning how to protect yourself but still remain active and socially engaged. Classes will be held January 16 through February 8, each Monday and Wednesday from 1:30 to 3:30 p.m.

For more information or to register for these classes, visit our website and look under the events tab or email ebovy@nei3a.org.



Our Health & Wellness 365 program offers you another opportunity to learn more about improving your nutrition knowledge, increasing your physical activity safely, and putting this knowledge into practice.

You can sign up to join a virtual group or simply watch a video and answer questions about what you've learned.

To join the Health & Wellness 365 program, please email kbrincks@nei3a.org.

**We can't wait
to hear from you!**

It Pays to Compare Your Medicare Options

by The SHIP National Technical Assistance Resource Center

Have you noticed an increase in advertisements about Medicare plans? Are you getting a lot of mail, seeing more ads on TV, or getting phone calls from your current Medicare plan? All this information can be confusing. Know this: starting October 1st every year, Medicare prescription drug plans and Medicare Advantage Plans can advertise for the fall open enrollment period.

Medicare's Open Enrollment Period 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.

Even if you are happy with your current coverage, Medicare's Open Enrollment Period is a good time to review what you have, compare it with other options, and make sure that your current coverage still meets your needs for the coming year.

You have a few options for receiving unbiased information about your Medicare choices during open enrollment. You can compare plans at Medicare.gov, you can call 1-800-Medicare, or you can contact your State Health Insurance Assistance Program (SHIP). In Iowa, their name is the Iowa Senior Health Insurance Information Program. Call 800-351-4664 to make an appointment. A certified counselor will give you one-on-one guidance based on your unique situation and needs.

SHIP is here to help with:

- Understanding your choices
- How to enroll
- Plan comparison
- Coverage and costs
- Paying for Medicare and prescriptions
- Troubleshooting billing issues
- Submitting appeals
- Open Enrollment (October 15 – December 7)

To learn more about SHIP in Iowa, call 800-351-4664 or visit shiip.iowa.gov. To find SHIP in another state, call 877-839-2675 or visit shiphelp.org.

During Medicare's Open Enrollment Period, there is a higher risk than usual for fraudulent activity or misleading marketing. Medicare has rules about how

plans can and cannot communicate with you to market their insurance products. Plans are allowed to send you mail and emails but are not allowed to call or visit you in person without your permission. If you are concerned about Medicare fraud or misleading marketing, contact the Iowa Senior Health Insurance Information Program. They serve as the Senior Medicare Patrol (SMP) for Iowa. For fraud alerts or to find an SMP in another state, visit smpresource.org.

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To find & compare plans in your area use your phones camera to scan this QR code and click Find Plans Now.

It's Open Enrollment — now to Dec 7
Find Plans

Welcome to Medicare
Get Started with Medicare

Log in or create an account
Access your information anytime, anywhere
Log in/Create Account

Find health & drug plans
Find & compare plans in your area
Find Plans Now

Find care providers
Compare hospitals, nursing homes, & more
Find Providers Near Me

Talk to someone
Contact Medicare & other helpful resources
Get Help

Marketing Could Mislead Older Adults During Medicare Open Enrollment

by The Senior Medicare Patrol National Resource Center

During Medicare's Annual Election Period, commonly known as Medicare Open Enrollment Period (OEP), which takes place October 15 through December 7 each year, Medicare beneficiaries can choose the Medicare plans that are best for them. Beneficiaries in Original Medicare can compare and change prescription drug plans (Part D) and Medigap plans. They can also decide if, instead of Original Medicare, they would prefer to sign up for a Medicare Advantage (MA) plan (Part C).

Comparing plans and knowing what is best for you can be overwhelming. You can get free, unbiased help comparing Medicare plans from the State Health Insurance Assistance Programs (SHIPs) that are in all U.S. states, the District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands.

During this period, plans are actively marketing their products through television ads, social media ads, radio ads, and mailings. In an attempt to pique your interest, the ads may intentionally or unintentionally mislead you into thinking one plan is better for you than another. Unlike Original Medicare, Part C and Part D plans are administered, marketed, and sold by private insurance companies. It's important to understand what brokers and agents from these private insurance

companies are and aren't allowed to do so you'll be prepared if an insurance agent or representative tries to enroll you in a Medicare plan that isn't right for you. When you meet or talk with an agent, they cannot:

- Start a discussion about other insurance products, like life insurance annuities, if your meeting was scheduled to discuss Medicare Part C or Part D.
- Set their own time limits for you to sign up for a plan. You have until December 7 to enroll, and there are not any extra benefits for signing up early.
- Threaten to take away your benefits if you do not sign up for their plan.
- Offer you gifts if you do agree to sign up for their plan.
- Suggest that Medicare endorses or prefers their plan.
- Discuss Medicare products you did not ask to talk about when you filled out a scope of appointment form.

Once you have picked the plan that is right for you, be sure you get all the details in writing before signing up. Take your time to read all the information and verify details. For example, before signing up, reach out to your doctors to ensure they are in that plan's network.

Report potential Medicare marketing violations and/or enrollment concerns if you see these red flags:

- You received an unsolicited phone call from a company you have no prior relationship with.
- A company represents itself as coming from or sent by Medicare, Social Security, or Medicaid.
- You received information such as leaflets, flyers, door hangers, etc., on your car or at your residence from a company you did not have an appointment with.
- An agent initiates a discussion about other insurance products, such as life insurance annuities, during a visit or meeting about a Part C or Part D Medicare product.
- An agent returns uninvited to your residence after missing an appointment with them earlier.
- You signed up for a plan after being told by a company that certain prescriptions or services were covered, but after reviewing your Explanation of Benefits (EOB), you found they were not covered by the plan and you will be charged instead.
- You were told you could keep your Medigap (or supplemental) plan when you sign up for a Medicare Advantage plan, when in reality, you cannot have both a Medigap plan and a Medicare Advantage plan.

For more information or to report Medicare fraud, errors, or abuse, visit www.smpresource.org or call 1-877-808-2468.

Elder Abuse

One of the most overlooked public health hazards in the United States.

The National Center on Elder Abuse estimates that between one and two million elderly adults have suffered from some form of elder abuse. To understand how to prevent elder abuse, one must first be able to identify it.

Abuse comes in many forms:

- Physical Abuse: Use of physical force that may result in bodily injury, physical pain, or impairment.
- Sexual Abuse: Non-consensual sexual contact of any kind with an elderly person.
- Emotional Abuse: Infliction of anguish, pain, or distress through verbal or non-verbal acts.
- Financial/material exploitation: Illegal or improper use of an elder's funds, property, or assets.
- Neglect: Refusal, or failure, to fulfill any part of a person's obligations or duties to an elderly person.
- Abandonment: Desertion of an elderly person by an individual who has physical custody of the elder or by a person who has assumed responsibility for providing care to the elder.
- Self-neglect: Behaviors of an elderly person that threaten the elder's health or safety.

Signs and symptoms of elder abuse can include:

- Injuries such as bruises, cuts, or broken bones
- Malnourishment or weight loss
- Poor hygiene
- Bedsores or other preventable conditions
- Missing medical aids such as glasses, walker, dentures, hearing aid, or medications.
- Loss of interest in previously enjoyable activities
- Symptoms of anxiety, depression, or confusion
- Unexplained transactions or loss of money
- Hazardous, unsafe, or unclean living conditions
- Withdrawal from family members or friends

If you or someone you care about is experiencing elder abuse, report it. To report an incident or concern of abuse or neglect, call Iowa's Adult Protective Services Agency at 1-800-362-2178. To find the reporting number for a different state, call the Eldercare Locator at 1-800-677-1116.

New Iowa Elder Abuse Law Now in Effect

On July 1, 2022, a new law went into effect that makes elder abuse a crime for the first time in Iowa's history. This law passed unanimously by both chambers of the Iowa Legislature. Previously, Iowa only criminalized abuse of dependent adults by their caretakers, leaving huge gaps in the criminal protections for other older adults.

The new law covers all forms of elder abuse and states, "It shall be unlawful for any person to abuse, emotionally abuse, neglect, isolate, or sexually exploit any older individual." In addition, this law includes the crime of financial exploitation, which is defined as occurring when a person in a trusted position with an older individual knowingly uses undue influence, deception, coercion, fraud, breach of fiduciary duty, or extortion to gain control of benefits, property, or other assets.

This law also establishes enhanced penalties for assault and theft when the victim is an older individual and has been targeted because of their age.

Take Time to Get A Flu Vaccination

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 illness, 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?

- Every year, flu vaccination prevents illnesses, medical visits, hospitalizations, and deaths.
- Flu vaccination also is an important preventive tool for people with chronic health conditions. For example flu vaccination has been associated with lower rates of some cardiac events among people with heart disease.
- While some people who get vaccinated still get sick, flu vaccination has been shown in several studies to reduce 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 the 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.



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MICHELLE ZEAL

SALES MANAGER

michelle@ewingprop.com

(c) 563-590-6786

www.vintagecooperatives.com/dubuque



Iowa Cafe Program Implements Changes Due to Limited Funding

The success of our Iowa Café Program is clear; everyone likes choice and flexibility! In order to continue offering this immensely popular program with existing funding, the following changes are in effect on October 1, 2022:

- All new registration is paused until at least January 1, 2023. We encourage you to complete a registration form as we will contact you when enrollment reopens, but we will issue no new cards until 2023.
- Maximum monthly meals are reduced from 12 to 6.
- Cards may only be swiped at a participant's "home base" location; we are no longer able to offer service across multiple sites for one participant.

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The top worries of aging, put to rest.

Surveys reveal these top fears of older adults;

Losing Independence

Having to give up their home--Running out of money



Nell Wilson, center, with Fortified Life team of Amanda Lynch & Jacob Bates

Nell Wilson calmed all those fears by joining Fortified Life
 "I wanted my adult sons to be assured that I'm taken care of," Nell says. Plus, we worked hard for what we have and I'd like for them to enjoy some of it, rather than running out of money paying for care."



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Presented By:  WesternHome communities

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**For more Information please contact
 Jacob Bates at 319-260-4267**

"We all need to face the realities of aging. We should plan now, not live in denial"

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

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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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