

NEAging Today

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NORTHEAST IOWA
**Area Agency
on Aging**

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



It's a new year – why not make some resolutions to help you get healthier, feel better, and be better prepared!

Eat Healthier: Of course, when the topic of being healthier comes up, it usually means that you need to watch what you eat. But that doesn't mean you need to sacrifice flavor. Make it your resolution to try some different healthy foods that you haven't tried before each week!

Update Legal Documents: The nature of legal documents is that you don't need them until you need them. Advance directives and power of attorney documents are important to have established. If you haven't already created these, contact your attorney to get this done. If you do have these completed, you should review them periodically.

Talk to your loved ones: Vow to have a conversation with your family and loved ones. Along

with the legal documents that have already been mentioned, you might want to consider drawing up a will, name an executor, and discuss what your plans are for your future and what your wishes are as you age.

Be Active: Physical activity is important for older adults, even if you have heart disease, diabetes, or arthritis. In fact, mild physical activity can even help to improve your health with these conditions. Physical activity also helps to increase your strength, balance, and risk of falls.

Declutter: Now is a great time to clean out those closets, attics, garages, wherever it is that you stuff all your STUFF!! We all do it, but now is the time to get rid of it, especially if you haven't touched it for the last year or two!

If you need assistance connecting to services give us a call at 1-800-779-8707.

Medicare Costs in 2022

-Ginny Paulson, State Health Insurance Assistance Program National Technical Assistance Center Director at NEI3A

Though Medicare is a household word today, most people find Medicare confusing, even people already enrolled in Medicare. Medicare is the federal health insurance program for people 65 and older, certain younger people with disabilities, and people with End Stage Renal disease. Just like other insurances, Medicare has premiums, deductibles, and other out-of-pocket costs. Your Medicare costs usually change every year. Here, we offer a simplified overview of premium and deductible changes in 2022.

Premiums

Medicare has several parts, and each part has a premium. We'll simplify these parts into the kinds of coverage:

- Hospital coverage (Part A): If you worked for more than 10 years before becoming eligible, you do not

pay a premium for this coverage.

- Outpatient care (Part B): \$170.10 is the 2022 standard monthly premium. If your income is above \$91,000 as a single person or \$182,000 as a married couple, you will pay more. If you are enrolled in a Medicare Savings Program because you are income-eligible, your cost will be lower.
- Outpatient prescriptions (Part D): Premiums for Part D vary, depending upon your plan. The 2022 national average premium for a Part D prescription drug plan is \$33.37 per month. There is a program called Extra Help for income-eligible people that helps with Part D and prescription drug costs.

- Medicare Advantage (Part C): Medicare Advantage is a way of packaging your hospital, outpatient, and usually also prescription coverage under one Medicare-approved private insurer. If you have a Medicare Advantage Plan, the premium varies by plan. You will need to contact your plan for more information about your Medicare costs.

Deductibles

Deductibles are the initial out-of-pocket amount you must pay each year before Medicare will start to pay. Here are the standard costs, though they may be lower if you are receiving financial assistance.

- Hospital coverage (Part A): \$1,556 each benefit period, unless you qualify for a Medicare Savings Program that helps with this cost.
 - The benefit period is the amount of time during which Medicare pays for hospital and skilled nursing facility services. It begins the first day you enter the hospital or facility and ends when you have stopped receiving care for 60 days in a row.
- Outpatient care (Part B): \$233 for the year, unless you qualify for a Medicare Savings Program that helps with this cost.



- Outpatient prescriptions (Part D): \$480 for the year, unless you qualify for the Extra Help program to help with this cost.
- Medicare Advantage: You will need to contact your plan for this information.

Other Out-of-Pocket Costs

Your responsibility for a portion of your health care services, such as co-payments or coinsurance, will vary depending upon the type of care you are receiving and whether you have a Medigap Supplement, are enrolled in a Medicare Advantage Plan, or are enrolled in a program to help you with your Medicare costs. This article offers a simplified version of 2022 Medicare costs. Depending upon your work history, health needs, financial circumstances, and current coverage, your Medicare costs may increase or decrease.

Want to Know More?

More detailed information is available on our blog at www.shiphelp.org. Click on “About,” then “Blog.” For one-on-one assistance about your Medicare costs or coverage, contact the Iowa Senior Health Insurance Information Program (SHIIP) by calling 1-800-351-4664. Read about them online at shiip.iowa.gov. The Iowa SHIIP can also help you determine whether you qualify for financial assistance programs to reduce your Medicare costs.

Staff of the NEI3A LifeLong Links line can also help you determine whether you qualify for Medicare cost assistance programs. You can reach NEI3A LifeLong Links by calling 1-800-779-8707.

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NEI3A Board of Directors Elects Officers and New Members

NEI3A’s Board of Directors includes individuals representing the agency’s 18 county service area. Each year, new officers are elected, and new members join to replace members going off the board.

The elected officers for 2022 are as follows:

- Patrick Murray - President (Howard County)
- Dan Byrnes - Vice President (Allamakee County)
- Jacob Bates - Secretary (Black Hawk County)
- Jessica Ledtje- Treasurer (Allamakee County)

In addition, three new members were appointed to the Board of Directors. Joining NEI3A’s Board of Directors are:

- Les Askelson (Winneshiek County)
- Chelsea Petersen (Bremer County)
- Shannon Zoffka (Tama County)

These three will join the remaining board members, which include:

- Kathy Babcock (Chickasaw County)
- Jacob Bates (Black Hawk County)
- Dan Byrnes (Allamakee County)
- Sally Davies (Jackson County)
- Diana Dawley (Poweshiek County)
- Elaine Eshbaugh (Black Hawk County)
- Michael Holmen (Fayette County)
- Jessica Ledtje (Grundy County)
- Jean Maddux (Black Hawk County)
- Patrick Murray (Howard County)
- Greg Orwoll (Dubuque County)
- Connie Perry (Hardin County)
- Valerie Schwager (Black Hawk County)

NEI3A’s Board Meetings are open to the public. Meeting will be held at 11:00 a.m. on February 24, April 28, June 23, August 25, October 27, and December 22. If you would like to attend a meeting, please contact Vicki Hyke at 319-874-6847 or email vhyke@nei3a.org.

Get Moving in 2022

It is important to find ways to incorporate movement and exercise into your daily life. Any kind of movement can help you manage stress and improve your general health. Also, the more you move and keep your muscles active, the more you may be able to avoid falling and getting injured.

Here are a couple of options we have to offer to help you get moving!

Seniors-in-Motion:

Get moving with this fun exercise class offered in partnership with the YWCA! Seniors-In-Motion offers something for everyone, regardless of fitness level. Meeting twice a week, Seniors-In-Motion incorporates simple exercises to improve overall strength, flexibility, and balance. For seated and standing support and stretching, a chair may be used.

Seniors-In-Motion class information:

- Ackley Civic Center
646 Main Street - Ackley
Mondays and Thursdays
8:15 - 9:00 a.m.
- Cedar Falls Senior Center
528 Main St.-Cedar Falls
Tuesdays and Thursdays
11:00 - 11:45 a.m.

- Jesse Cosby Center
1112 Mobile St. - Waterloo
Mondays and Wednesdays
10:30 - 11:15 a.m.
- Liberty Manor Sr. Housing
1119 Kent Crl. - Waterloo
Mondays and Wednesdays
9:00 - 9:45 a.m.
- Tama Civic Center
305 Siegel Street - Tama
Tuesday and Fridays
9:00 - 9:45 a.m.
- Waverly Senior Center
506 Bremer Ave. - Waverly
Mondays and Wednesdays
9:00 - 9:45 a.m.
- Participate from home!
Mondays and Wednesdays
from 9:00 to 9:30 a.m.
through Zoom. Anyone
interested can call Kaylee
Vette at 319-234-7589

Tai Chi for Arthritis and Fall Prevention:

Tai Chi is an ancient Chinese exercise program that promotes strength, flexibility, and balance. This is a low-impact, relaxing form of exercise. Tai Chi focuses on the mental and spiritual aspects of Chinese martial arts integrated into the movement. Modifications can be made for those who need to remain seated.

Tai Chi is offered in-person at select locations as well as through Zoom.

Focus on you in 2022 and start an exercise class for better health. For more information about class options in your area call 1-800-779-8707.



Take Active Steps to Reduce Falls

Would you like to improve your balance? Do you want to feel more comfortable participating in your favorite activities? NEI3A is offering two *A Matter of Balance: Managing Concerns About Falls* workshops.

Matter of Balance is an award-winning workshop designed to increase the activity levels of older adults who have concerns about falling. During 8 two-hour sessions, participants learn to:

- Promote exercise to increase strength and balance
- Set realistic goals for increasing activity
- Improve environment to reduce fall risk factors
- View falls and fear of falling as controllable

The Centers for Disease Control report that falling is the most common cause of injury in people over 60. More than one third of adults age 65 years and older fall each year.

Don't become a statistic! Take active steps to reduce the risk of falls; register today for A Matter of Balance. Classes will be held at:

Eldora: Dorothy's Senior Center (1306 17th Avenue) from 10:00 a.m. to 12:00 p.m. each Tuesday from February 8 through March 29. To register call Grace Kadolph at 641-858-5152. Registration deadline is February 1.

Dyersville: Dyersville Social Center (625 3rd Avenue SE) from 12:30 to 2:30 p.m. each Monday and Wednesday from March 2 through March 28. To register call Colleen Lawler at 563-380-3239 or email clawler@nei3a.org. Registration deadline is February 17.

There is a suggested contribution of \$20 to cover the cost of materials fees for each participant.

EMBRACE AGING IN OUR HOME

We help you live your best life, wherever you call home, while capping the cost of your future care needs. You owe it to yourself to find out how.

Learn more at www.fortified-life.com



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FORTIFIED
LIFE

Presented By:  WesternHome
communities

Contact us to receive your personal quote and additional information.

319-260-4267

fortifiedlife@westernhome.org

Staying Connected Virtually

Everyone needs social connections to survive and thrive. But often times as we age, we can find ourselves spending more time alone. The pandemic is also continuing to affect social interactions with family and friends. Being alone may leave you more vulnerable to loneliness and social isolation, which can affect your health and well-being. If you are wanting to engage with others virtually, here are a couple of options.

NEI3A Virtual Senior Center

Join with others through our Virtual Senior Centers. Enjoy activities, games, guest speakers, and general camaraderie with your peers - all from the warmth and comfort of your home!

When:

February 9 - March 30

Time:

11:00 a.m. - 12:00 p.m.

How to Join:

If you have a computer, tablet, or smartphone with an internet connection, you can join through a link that we will provide to you. Don't have the internet at home? You're in luck! We have GrandPads available to check out. The GrandPad is an easy to use tablet designed for older individuals.

For more information contact Elise Bovy at 319-231-6798 or email ebovy@nei3a.org



COVID Recovery Iowa - Silver Linings

Join in on weekly virtual activities.

When:

Monday through Friday

Time:

10:30 a.m.

Schedule:

- **Mindful Monday** - Grab your coffee and start the week off with fun discussions about aging, safety, and more!
- **Tuesday Morning Music Break** - COVID Recovery Iowa's resident musician is a singer songwriter who performs original songs and a broad range of covers. Tune in for an entertaining and uplifting start to the day!
- **Writing Wednesday** - We'll share various prompts for live journaling or for writing your life story as a legacy.
- **Travel Thursday** - Join us for armchair travel as we visit interesting places across Iowa, the U.S., and abroad through slide shows and on site tours.
- **Fun Friday** - We'll play games of Name That Tune, Trivia, Guess Who, and more!

How to Join:

- **Zoom:** <https://bit.ly/3eKoRWH>
Meeting ID#773 411 4443 Passcode 809883
- **By phone:** 1-312-626-6799
Meeting ID#773 411 4443 Passcode 809883
- **Facebook:** www.facebook.com/groups/832399760933266

For more information contact Breanne O'Neill at 531-800-3687.

Powerful Tools FOR Caregivers

Feeling stretched caring for an adult with chronic conditions?

Powerful tools for Caregivers is a class designed to provide you – the family caregiver - with the skills you need to take care of yourself.

Six 2 ½ hour class sessions held once a week are led by certified, experienced class leaders.

You'll learn to:

- Reduce stress
- Improve self-confidence
- Balance your life
- Better communicate your feelings
- Increase ability to make tough decisions
- Locate helpful resources

When you take care of yourself, everyone benefits.

Date: Wednesdays
March 16, 23, 30 and April 6, 13, 20

Time: 1:00 – 3:30 p.m.

Location: Howard County Extension
and Outreach Office
132 1st Avenue West, Cresco

Cost: \$15.00
The fee for service used to offset direct expenses and to support the Human Services County Extension Program.

For more information or to register:

Cindy Thompson
cpthom08@iastate.edu
319-334-8013

Kelly Kuennen
Kkuennen@nei3a.org

Funding for series provided by Northeast Iowa Area Agency on Aging and Howard County Extension and Outreach.



Register by March 9 at <https://bit.ly/tools19619>

Potatoes 101

Potatoes are a staple in many households. While potatoes may have a bad reputation, they're versatile (baked, mashed, fried, boiled) and nutrient rich. They are an excellent source of vitamin C and potassium.

Keeping an eye on your blood sugar? You can still enjoy potatoes. Compared to many vegetables, potatoes may raise blood sugar quickly. However, the effect on your blood sug-

ar is influenced by the type of potato and cooking method. For example, a white potato can increase blood sugar more quickly than a sweet potato, while a boiled russet potato raises blood sugar more slowly than a baked russet potato.

It's also important to look at your entire meal versus just one food. When you enjoy potatoes with foods higher in protein and healthy fat, the potato is digested more slowly, which

slows the rise of blood sugar.

Fun Fact: Don't store potatoes with apples. Apples and many other fruits produce ethylene gas, which promotes sprouting.

Sources: What Potatoes Have the Highest Glycemic Index?, nutrition-letter.tufts.edu; Health and Nutrition Benefits of Potatoes, healthline.com; Produce Basics - Potatoes, spendsmart.extension.iastate.edu/cook/produce-basics/



Loaded Potato Soup

Serving Size: 1 1/2 cups | Serves: 4

Ingredients:

- 4 medium potatoes (scrubbed, peeled, and cubed) (about 4 cups)
- 1 onion, chopped (about 1 cup)
- 1 teaspoon garlic powder
- 1/2 teaspoon ground black pepper
- 2 cups low sodium chicken or vegetable broth
- 1 cup frozen peas
- 1 cup nonfat milk
- 3/4 cup shredded cheddar cheese
- Optional: sliced green onions, crumbled bacon, diced ham, croutons, soup crackers

Directions:

1. Combine potatoes, onion, garlic powder, ground black pepper, and broth in a large saucepan. Cover and cook over medium high heat until boiling.
2. Reduce heat to medium. Simmer until potatoes are tender, stirring occasionally (12–15 minutes).
3. Use a potato masher or fork to slightly mash the potatoes. This will also thicken the soup. There should still be pieces of potato in the soup.
4. Stir in the peas, milk, and shredded cheddar cheese. Cook and stir until the cheese is melted (3–4 minutes).
5. Add garnishes and serve right away.

Nutrition information per serving:

340 calories, 8g total fat, 4.5g saturated fat, 0g trans fat, 20mg cholesterol, 240mg sodium, 53g total carbohydrate, 7g fiber, 9g sugar, 16g protein

This information is courtesy of ISU Extension and Outreach's Spend Smart. Eat Smart. website. For more information, recipes, and videos, visit Spend Smart. Eat Smart., spendsmart.extension.iastate.edu.

What You Eat Matters!

Researchers found that the consumption of ultra-processed foods was significantly associated with a 14% higher risk of death from all causes.

It's the 1950s. World War II has ended and technology is rapidly changing. Money is tight and families are looking for affordable and convenient foods. A demand for frozen meals, canned goods and other processed foods is on the rise. The way Americans eat is changed forever.

"I'm late—but dinner won't be." This tagline helped to transform TV dinners into an American household staple. Maybe you remember this change in eating in your household.

Maybe these meals include fun memories of watching your favorite show while eating on TV trays. Or maybe these were staple meals in your home with both of your parents in the workforce. Possibly these frozen meals bring back memories of pastimes with our grandparents. Whatever your past may be, processed foods likely held a place in your history.

Fast forward to today, approximately 60% of the American diet comes from processed foods. With processing often comes the dreaded added salt, sugar and calories (Oh my!) - those nutrients in excess have been shown to lead to diabetes, hypertension and weight gain.

One study done at the National Institutes of Health found that people ate about 500 more calories when they ate an ultra-processed diet versus those who ate an unprocessed diet. And more bad news, the ultra-processed foods didn't decrease any levels of hunger.

There's no doubt you will find some form of processed foods in almost anyone's kitchen. While it may be out of the question to avoid all processed foods, it may be more important to focus on how to avoid ultra-processed foods. So how do you know which ultra processed foods to avoid? First, you need to understand what makes a food "processed." And second, you need to have the knowledge and confidence to make the best choice for you.

What exactly is "Ultra-Process?"

A processed food is any food that has been altered in some way through preparation or cooking. Food processing might mean just simple things like cutting and cooking. Or it could mean doing more complicated things like pasteurizing or refining. It can make raw foods more tasty, reduce waste and also make them more convenient to use. There are three categories that experts use to describe processed foods.



Unprocessed or Minimally Processed Foods: think whole vegetables, fruits, nuts, meats, eggs and milk.



Processed Foods: think whole foods that have been changed, but not in a way that is detrimental to your health. This could be canned tuna, beans, cheese or whole wheat bread.



Ultra-Processed Foods: these go through multiple processes. They contain many added ingredients and are highly altered. Examples of this are soft drinks, chips, candy, sweetened breakfast cereal, packaged soup and hot dogs, to name a few.

Article from Fresh Conversations, a free nutrition and physical activity program for adults 60+, offered by the Iowa Department of Public Health.

Give Your COVID-19 Vaccination Protection a Boost



Booster shots are now available for everyone age 16+

COVID-19 vaccines continue to work very well at preventing severe illness, hospitalization and death. A booster shot is an extra dose that helps keep up your protection.

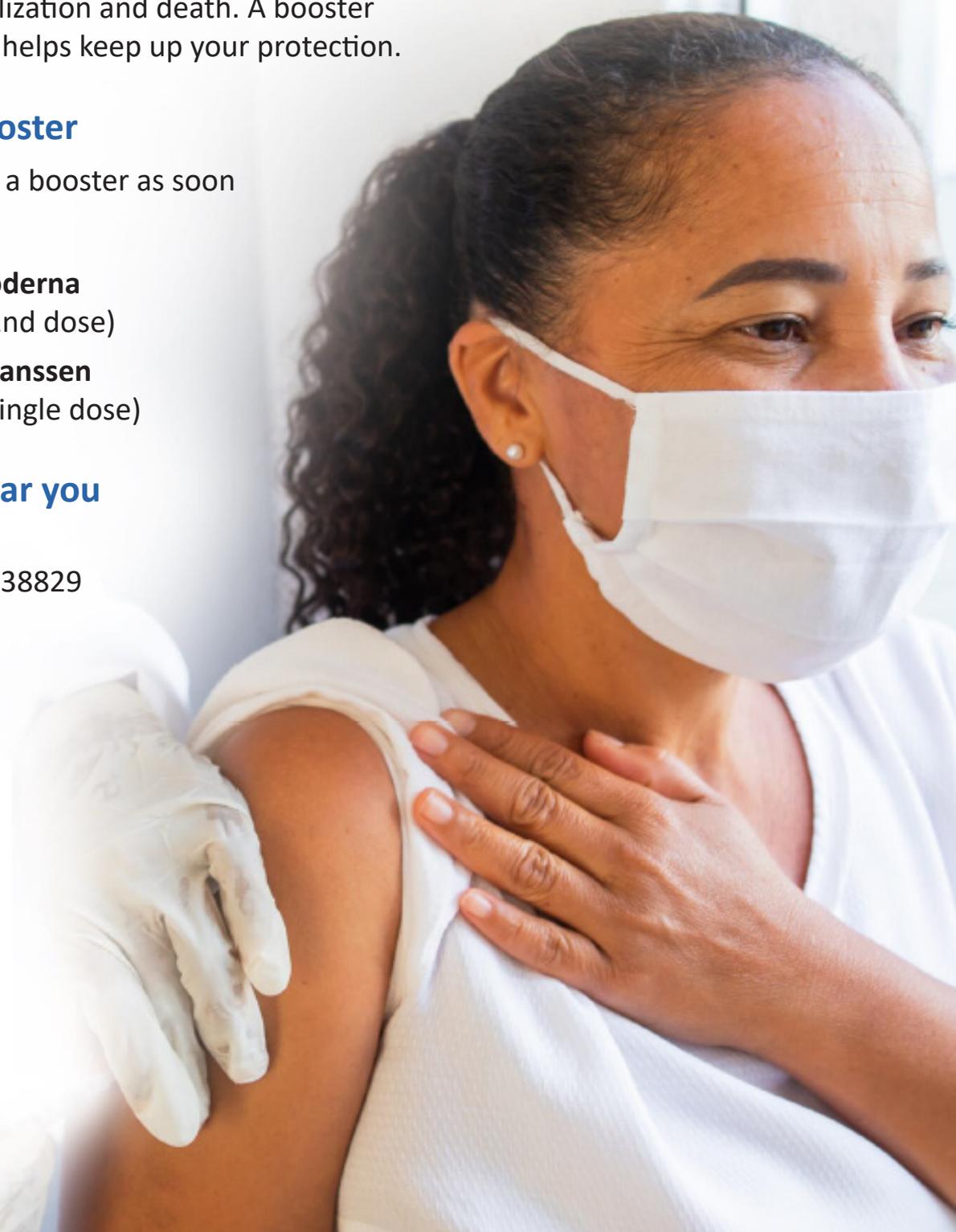
When to get your booster

Stay safer this winter. Get a booster as soon as you're eligible.

- **Pfizer-BioNTech or Moderna**
(6 months after your 2nd dose)
- **Johnson & Johnson's Janssen**
(2 months after your single dose)

Find free vaccines near you

- Visit [vaccines.gov](https://www.vaccines.gov)
- Text your ZIP code to 438829
- Call 1-800-232-0233
- Scan the QR code



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Yes, email the newsletter. (No Charge!)

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Sudoku Puzzle

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

Valentine's Day

Find all the words that are hidden in the grid. The remaining letters spell a popular Valentine's Day item.

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

ADMIRER
 ADORE
 AFFECTION
 ATTRACTION
 BEAU
 BELOVED
 BOYFRIEND
 CANDLES
 CANDY
 CHOCOLATES
 COUPLE
 CRUSH
 CUPID
 DARLING
 DATE
 DEAR
 DEVOTION
 FANCY
 FEBRUARY
 FLAME
 FLOWERS
 FONDNESS
 FOREVER
 FRIENDSHIP
 GIFT
 GIRLFRIEND
 HEARTS
 JEWELRY
 LIKE
 LOVEBIRDS
 LOVERS
 PARTNER
 PROPOSAL
 RELATIONSHIP
 RESTAURANT
 ROMANCE
 ROSES
 SENTIMENT
 SUITOR
 SWEETHEART

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:

Join by phone:

- Each Wednesday from 10:00 - 11:00 a.m.
 - Third Monday of each month from 10:00 - 11:00 a.m.
- Dial 1-800-264-8432 and use participant code 961847#.

Attend Virtually:

Meet face to face with other caregivers each Tuesday 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.

Meet In Person:

Meetings will be held on the third Monday of each month from 10:00 - 11:00 a.m. at the NEI3A Decorah Regional Office located at 607 Washington Street in Decorah.



For more information call 1-800-779-8707