

# The Golden Years

PECKHAM'S PUMPKIN PATCH, RANTOUL, KS

PUBLICATION OF EAST CENTRAL KANSAS AREA AGENCY ON AGING

SERVING ANDERSON, COFFEY, FRANKLIN, LINN, MIAMI, & OSAGE COUNTIES



## It's Worth It

*from Amber Vogeler, CDDO Coordinator*

The last two years have been tough. I'm not only speaking from experience, but I'm also speaking from a professional standpoint. Every day it seems that Long Term Supports and Services are being presented new information that changes the entire way that we knew things to be. It is almost like a never-ending roller coaster of changes, documentation, paperwork, and struggles. A ride that I am so ready to get off. I go home exhausted and wake up exhausted ready to do it all over again. Some days, I am on top of all the work and feel accomplished. Other days, I do all the work but feel like I finished nothing. I am certain many people are experiencing the same feelings and struggles that I am. Whether it be in HCBS, health care, mental health, any person that has experienced change.

I am here to tell you, that it is worth it. The exhaustion, the headaches, the overtime, the feeling of not completing enough – It. Is. All. Worth. It. Because one day, something will happen. Something so little to the world around you, but you will know that it couldn't have happened without you.

In May, I met a young lady named Jenifer. Jenifer was homeless living at Douglas County Lake between Franklin and Douglas County. After speaking with her circle of supports I learned that Jenifer fell on some hard times after she met the love of her life. She was excused from her home, lost her job, and had nothing to her name. Her boyfriend lived with her in a tent at the lake. During the day, Jenifer would hang out at the lake while her boyfriend would work. They would find ways to get comfortable enough to make it through the night and repeat the processes the next day. Occasionally, Jenifer was able to get some financial help enough to get food, essentials, and even a hotel room to take showers or wash clothes in a tub.

Jenifer came to me through a referral. Unfortunately, Franklin County doesn't have much in terms of housing options for homeless individuals. I tried to refer her to other counties that had shelters, but she didn't want to leave her boyfriend and their belongings. She was very proud of what little she had. I never questioned Jenifer, but I did find myself walking away shaking my head wondering if I would have made such a bold decision. I saw a fire in Jenifer that was unique.

So, I did what I do best. I researched. I reached out to other entities in the community, connected with local businesses, asked questions, and refused to take no for an answer. Within a few days, Jenifer was able to get herself a motel room. It was perfect timing. The day Jenifer rented a room, is the first day that we received rain that lasted approximately two weeks. Places were flooding and Jenifer knew that she could not stay at the lake in the tent. She was able to fit all her belonging either in the hotel or in the car that her boyfriend drove.



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## From the Editor...

When fall starts to roll around and I see all the combines harvesting the corn and the beans, I remember to be thankful for all the farmers and all they do. I love living here in Kansas where there are still wide open spaces and the tallest building



Jodi Smith, *Editor*

you will see in most towns is the grain elevator. As I add another year to my age, I am so grateful for my health and my family. If you look around you can see so many people that don't have a lot, but are very happy and then there are those that have everything and can't find a positive comment to make about anything. I have said it before but I will say it again -I learn a lot from the seniors that I work with. Many of them make me want to be a better person and some of them make me think I am doing OK. But I just want you all to think about how fortunate we are – to live where we do, to have the freedoms and choices we have. I have to remind myself that Life is Good! So please be thankful for what you have, celebrate your life and enjoy yourself everyday. Wake up with a positive thought – it is going to be a great day – and I can almost guarantee it will be a great day .

I am including the Classic Movie Monday movies for the next three months. Just another thing to be thankful for – a free movie, free popcorn, and a drink.

### Classic Movie Monday

At the Plaza Cinema  
209 S Main St. • Ottawa, Ks. 66067  
At 2:00 PM

**Oct 27th- The Pajama Game**

Doris Day and John Raitt

**Nov. 29th – The Little Princess**

Shirley Temple

**Dec 27th- Roman Holiday**

Gregory Peck & Audrey Hepburn

**Brought to you by**

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**The East Central Kansas Area Agency on Aging and the Nutrition Program will be closed on these days over the Holidays.**

**Closed for Thanksgiving on**

**November 25 and November 26, 2021**

**Closed for Christmas on**

**December 23 and December 24, 2021**

**Closed for New Year's on**

**December 31, 2021**

*We wish you all a wonderful holiday season, a very Merry Christmas, and a Happy New Year!*



## From The Executive Director – Leslea Rockers

Fall is always a time of change and here at the agency that change comes in all sorts of ways. We close out one fiscal year and enter another, we redefine what the goals of the agency will be for the upcoming year, we plan programming and areas of focus for those we serve, and we reexamine what we accomplished in the previous fiscal year for clients and staff.

This fall the agency is excited to have new staff at the agency to help move the agency forward. We have new nutrition drivers, site managers, data entry staff, nutrition operations staff and new Medicare staff as we enter open enrollment for drug plan comparisons. After months of not having enough staff and having staff members cover in areas that they normally wouldn't, it is nice to have staff in all agency departments. We have tried to introduce the new staff members in this addition of the newsletter so you can become familiar with the faces and names of the agency.

Sadly, we lost an employee in our nutrition program in the last few weeks. Linda Klee was the site manager at the Mound City Nutrition Site and passed away in late September. Linda was a great advocate for the program, always had an interesting story to share about her life and her travels and was always willing to help others when needed. She was dependable and accountable for her work and welcomed folks to the nutrition site every day. She was quick to let me know what was working on the menu and even quicker to make sure I knew when something needed changed. I will miss her honesty and her loyalty to the agency.

As you move into fall please remember the agency is here to help with a variety of programming: legal assistance, nutrition services, caregiver resources and assistance, case management, Medicare assistance, public education and health and wellness programs. If we don't offer help with your specific need we will work to help you find who does. We are here to serve you!



### **Employee of the Quarter — Deidra Casida**

Deidra began at the agency as an intern when she was a student at Ottawa University. She then became a fulltime employee of the agency as a case manager. Deidra is a great advocate for her clients and always works to see that their needs are met. She knows her clients and their stories. She steps up to help when other programs within the agency need help and is usually one of the first people willing to help drive a nutrition van or deliver meals when a sub driver is needed. She became acquainted with the agency when her grandmother, Alice Wheeler, was an employee years ago. Alice would be very pleased to know that Deidra is working on behalf of the agency to make the lives of older adults more safe and more fulfilling.



### **Volunteer of the Quarter — Lenora Brecheisen, SHICK Volunteer**

Lenora has volunteered for the Senior Health Insurance Counseling for Kansas (SHICK) program for over 10 years. She has seen beneficiaries for individual appointments to help answer Medicare questions, conducted public education for beneficiaries new to Medicare, ran countless Medicare Part D drug plans and resolved billing issues for beneficiaries during these years. She has also been instrumental in helping to train new counselors for the program and in developing fact sheets and worksheets that are used for the program to provide education and resource information. Lenora goes above and beyond to provide accurate and well researched information to those she helps and the SHICK program. We could not help all the Medicare beneficiaries that we do without volunteer counselors like Lenora!!

## TECHNOLOGY

*The importance of having secure passwords*

A new study on older adults' online behavior suggested that, although 74% claimed they take actions to protect themselves from cyberthreats, only 34% said they regularly changed and secured their passwords.

Overall, older men and women believed they're pretty secure on the Internet. For example, 64% said they never clicked on suspicious links in emails, 58% claimed they used antivirus software, and 57% never downloaded files received from people they don't know. It is also worth noting older adults took these actions more often than younger people.

However, when it came to one of the most important parts of cybersecurity—passwords—older men and women fell behind. While 68% of them claimed they have a clear system in place, that system isn't necessarily the most sophisticated. As many as 57% admitted simply memorizing their passwords, and 57% said they wrote them down on a piece of paper. Only 22% of the respondents said they stored passwords in a password manager.

"It is great to have one clear system to manage all passwords. However, such systems as writing them down on a piece of paper might not be the best solution. This not only because paper is easy to lose or damage but also because it has limited accessibility," said Chad Hammond, security expert at NordPass. "For example, if you leave your password notebook at work, you won't be able to access your passwords at home."

Older adults also tended to underestimate various password-related threats. As many as 39% thought the chances of their passwords being leaked were slim. According to the Risk Based Security report, there were 3,932 publicly reported data breaches that compromised more than 37 billion records.

"That's a lot of chances to get hacked," Hammond said. In addition to that, 38% of older men and women felt safe enough not to be hacked, even though they reused passwords. As many as 34% thought they're secure enough not to be hacked, even though they don't always create very strong passwords. Even if passwords get leaked, 29% of older adults believed there wasn't much risk of them getting abused. And 28% don't think any cyber criminals could be interested in their passwords.

"There are a lot of misconceptions about what hackers do or don't find interesting. A very common one is that hackers only target the rich and famous, but that's not true," Hammond said.


"Everyone can be a target. In fact, various accounts end up for sale on the dark web. For example, a Facebook account is worth about \$75," he added.

While older men and women do have some great habits when online (not clicking on suspicious links, etc.), he shared his top password hygiene tips for older adults towards a better online security:


**Regularly update your passwords.** It is recommended you update your passwords every 90 days.

**Set up complex passwords.** A great password should be long, unique, and contain a mix of different characters. Use a password generator if you're struggling to come up with one.

**Try out a password manager.** Besides keeping your passwords secure, password managers can also tell if your credentials have been compromised in data breaches, warn you about old or reused passwords, and help generate strong passwords. (*NordPass provided this information*)



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*At Faith Home Health, our clinical team works with your physician to develop a comprehensive plan of care, personalized to meet your healthcare needs. We offer skilled nursing, physical therapy, occupational therapy and speech therapy.*

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# Money Matter\$

Ryan Henningsen  
Financial Advisor  
Edward Jones  
ww.edwardjones.com

## The 3 lifetime goals every financial strategy should address

You have goals you want to accomplish based on your values and motivations. As your life changes over time, these goals can evolve. But there are three goals that, regardless of your life stage, every financial strategy should address.

**1. Retirement.** Encore. Second career. Next chapter. No matter how you define it, you likely want to retire someday. And depending on where you are in life, there are steps to take to help ensure your **retirement** aligns with how you define it.

- *Preparing for retirement* – Retirement may be just a dream at this point – and you may be rich on dreams but short on finances. But you do have one valuable asset: time. Even with other financial obligations, saving for retirement should be a priority. As this table shows, every little bit helps, particularly when you have time on your side.
- *Transitioning to retirement* – Your vision of retirement may be getting clearer as the date draws closer, and your strategy should also become more detailed. What you plan to do in retirement helps determine how much money you may need and what steps you can take to reach this goal. If you're behind, you can still work to catch up. And don't forget to prepare mentally for retirement. In our experience, those who transition well are those who have thought about how they could define themselves and their purpose in retirement.
- *Living in retirement* – Once you've retired, your **financial advisor** can help make sure you can stay retired. Your strategy should focus on ensuring your money lasts as long as you need it. This includes a sustainable withdrawal rate that can provide for your needs while handling the inevitable ups and downs in the markets. You'll want to be able to cover key expenses such as health care. And as your goals change in retirement – perhaps to thinking about your legacy – your strategy can adapt as well.

**2. Preparing for the unexpected.** If the past year taught us anything, it's that we should expect **the unexpected**. You know there will be surprises that can pull you off course. Even though you can't predict the future, you can still prepare for it. The key is to develop a strategy that not only addresses what you hope to accomplish but protects you whenever the unexpected occurs.

- *Emergency fund* – If you're preparing for retirement, we recommend targeting three to six months' worth of living expenses. If you're retired, aim for at least one to two months' worth of living expenses for emergencies, supplemented by about a year's worth of income needs from your portfolio in cash to cover your day-to-day expenses.
- *Life insurance* – Insurance can play a key role, particularly if others are relying on your income. We use the acronym LIFE (Liabilities, Income needs, Final expenses, Education) to help determine how much insurance may be appropriate.\*
- *Preparing over time* – How you safeguard your strategy will evolve. Your insurance needs will change along with the goals you want to protect. You might want to provide for your family, then provide "income insurance" for your retirement needs or develop a strategy to cover potential health care costs.

**3. Estate/legacy.** Isn't **estate and legacy planning** for later in life? And isn't it only for the wealthy? The short answer to both is "no." An estate strategy gives you control over decisions if you're no longer able to make them yourself, such as if you become incapacitated.

- *The essentials* – An estate strategy should include beneficiary designations (and maybe transfer on death, or TOD, designations) on your financial accounts, a will (which can name a guardian for your children) and key documents such as a durable power of attorney, health care directives and a living will. For more control, you may want to consider trusts as part of your strategy. Your attorney can help you decide what's right for you.
- *Your legacy strategy* – What do you want your legacy to be? Are there certain causes you want to support or life lessons you want to pass along? You also can structure your legacy to pass it along over your lifetime rather than after you're gone.

## Lifetime – and over time

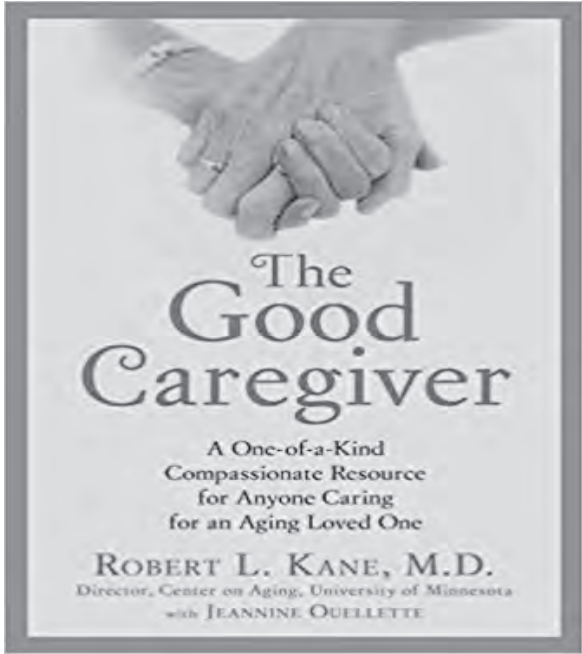
Your goals will evolve over time, and there may be many that come and go throughout your lifetime. But these three goals should always be part of your strategy. Your **financial advisor** can be an important guide along the way, helping to make sure you have a strategy that is aligned with what's most important to you.

## Caregiver's Corner



**Shannon Ocsody**  
Caregiver Coordinator

For anyone that would like to join in on a virtual/zoom Caregiver Book Club please call Shannon, 785-242-7200. The book we will be reading is *The Good Caregiver: A One-of-a-kind Compassionate Resource for Anyone Caring for an Aging Loved one* By Robert L. Kane, M.D. It looks to have some valuable information we can read and discuss! This book is available through Hoopla-an online extension through your local library. If you have a library card you can download the Hoopla app. We will have copies available that can be sent to you.



### Caregiver Support Group Opportunities

If you are 60 and over, and a caregiver; or if you are caring for someone 60 and over—join others who are caregivers at one of these locations!

**Franklin County Support Group**

2nd Tuesday of each month, 1-2:30PM  
East Central Kansas Agency on Aging  
117 South Main, Ottawa,

KS Facilitators: Diane Sadowski & ECKAAA

**Miami County Support Group**

3rd Tuesday of each month, 6-7PM  
Elizabeth Layton Cente  
2595 SW 327th St, Paola, KS

Facilitators: Barbara Cordts & ECKAAA

**Osage County Support Group**

2nd Wednesday at 5PM  
Osage City Library  
515 Main St., Osage City, KS  
Sharon Birtell, LSCSW

**WE NEED YOUR HELP**

**AT THIS TIME WE ARE LOOKING FOR FACILITATORS IN ANDERSON, COFFEY, AND LINN COUNTY.**

**WE WANT TO HAVE A CAREGIVER SUPPORT IN EACH COUNTY. SO IF YOU WOULD LIKE TO HELP PLEASE CALL OUR OFFICE AND ASK FOR SHANNON AT 785-242-7200**

If you have questions about any of our caregiver activities please call **Shannon** at 1-800-633-5621 or 785-242-7200

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785-310-0000**

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# Understanding Social Security Disability Benefits

August 12, 2021 • By Dawn Bystry, Deputy Associate Commissioner, Office of Strategic and Digital Communications

Last Updated: August 12, 2021

Disability is something most people don't like to think about, but the chances that you'll become disabled are greater than you realize. Studies show that a 20-year-old worker has a 1-in-4 chance of becoming disabled before reaching full retirement age.

Social Security pays disability benefits through two programs:

1. The Social Security Disability Insurance (SSDI) program.
2. The Supplemental Security Income (SSI) program.



translate into Social Security "credits." Qualified dependents of a disabled work may also receive benefits even though they may not have worked.

The amount needed for a work credit changes from year to year. In 2021, for example, you earn one credit for each \$1,470 in wages or self-employment income. When you've earned \$5,880, you've earned your four credits for the year.

## Supplemental Security Income (SSI)

SSI provides payments to people with disabilities who have low income and few resources. Although Social Security manages the program, the SSI program is funded by general tax revenues and is not paid for from Social Security taxes. Also, SSI benefits are not based on your work history.

## How You Qualify

It's important to know which benefits you may qualify to receive. Please read our publications, *Disability Benefits and Supplemental Security Income (SSI)*, for more information. You can also see if you meet the requirements for disability benefits on our [How You Qualify](#) page. When you apply for either program, we'll collect medical and other information from you and make a decision about whether or not you qualify for benefits.

You can apply [online](#) for retirement, spouse's, Medicare, or disability benefits.

## Social Security Disability Insurance (SSDI)

Social Security pays benefits to people who can't work because they have a medical condition that's expected to last at least one year or result in death. Federal law requires this very strict definition of disability. In addition to meeting our definition of disability, individuals must have worked long enough — and recently enough — under Social Security to qualify for SSDI benefits. While some programs give money to people with partial disability or short-term disability, Social Security does not.

SSDI is funded through payroll taxes. Recipients have worked for years and have contributed to the Social Security trust fund in the form of Social Security taxes — received under either the Federal Insurance Contributions Act for employees or the Self-Employment Contributions Act for the self-employed. These taxes



**The 20th Annual Benefit Trail Ride** was Oct 2nd and it honored Don Higdon for his 24 years of service to the Franklin County Council on Aging and for helping to start this wonderful event 20 years ago. He drew the name for winner of the saddle which was donated by R Bar B Saddle Tack and Trailer and the Franklin County Council on Aging. He is shown with Susan Johnson of Blackhawk Horse Camp, the winner of the saddle Wendy Guffin, and Jodi Smith, ECKAAA. In the other photo is the saddle that is a big draw for the event every year. For more photos of this event check out our Facebook page.



# How can I appeal a denial from a Medicare Advantage Plan?

If you have a Medicare Advantage Plan and were denied coverage for a health service or item that you have already received, you may choose to appeal to ask your plan to reconsider its decision. Follow the steps below if you think the denied health service or item should be covered by your plan.

First, start by reading your denial notice closely. It should explain what you need to do to appeal and the reason your care is not being covered. If you do not understand the reason for denial, you should call your plan directly to request more information. Understanding the basis for the denial will really help you in writing your appeal!

**Start your appeal** by following the instructions on the notice you received from your plan. Make sure to file your appeal within 60 days of the date on the notice (If you have a good reason for missing your appeal deadline, you may be eligible

for a good cause extension). You will most likely need to send a letter to the plan explaining why you needed the service you received. You may also want to ask your doctor to write a letter of support, explaining why you need care and addressing the plan's reason for denial. Make sure to keep copies of all the documents you received and sent during this process.

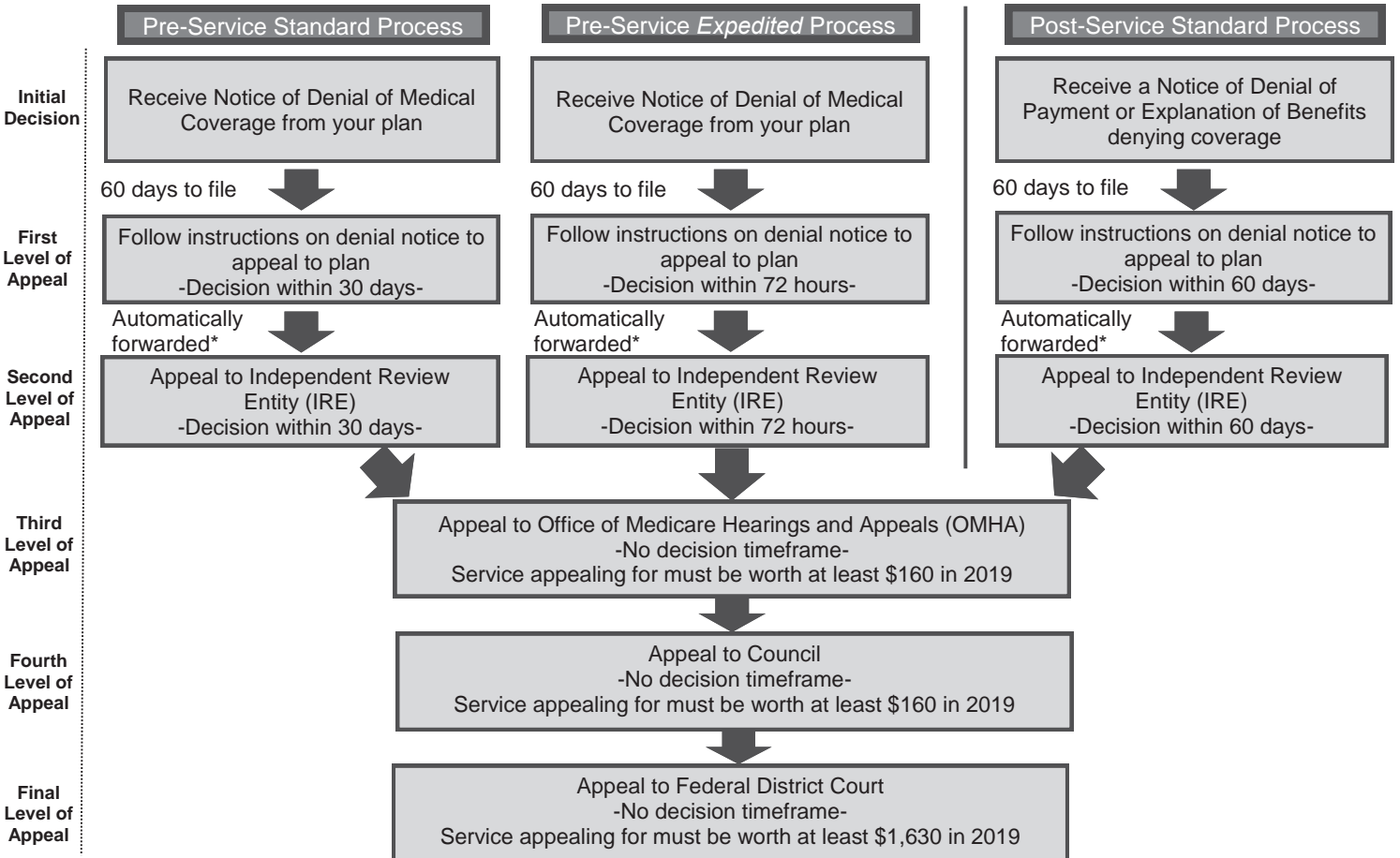
**Your plan should make a decision within 60 days.** If your appeal is successful, your service or item will be covered. If your appeal is denied, you should receive a written denial notice. If your appeal is denied, the plan should automatically forward your appeal to the next level, the Independent Review Entity (IRE). You can read about the following levels of appeal here.

Note that you will follow different appeal processes if your plan has denied coverage for care you have not yet received or a prescription drug.

Medicare Rights Center July 2021



## Medicare Advantage Health Appeals



\*Appeal automatically forwarded to IRE upon denial of appeal to plan or if plan exceeds decision timeframe

**Note:** This appeal process is for when you are appealing a Medicare Advantage health service or item. Click [here](#) to learn more about this process. Keep in mind that there are different processes for Original Medicare and Part D prescription drug appeals.



## What are the marketing rules for Medicare plans?

As Fall Open Enrollment begins, it is normal to get mail from different insurance companies about the plans that they offer. You can use this marketing information to help you compare your options.

A plan must follow certain rules when marketing their plans, though. These guidelines are made by the Centers for Medicare & Medicaid Services (CMS) to protect beneficiaries from manipulative sales and enrollment tactics. Most guidelines primarily focus on acts and materials related to agents, brokers, and direct plan communication, rather than television and radio commercials or advertising. A fundamental principle of these guidelines is that marketing cannot be conducted under the guise of education.

Under these guidelines, a plan cannot:

- Use language that suggests their plan is preferred by Medicare
- Represent itself as coming from or sent by Medicare, Social Security, or Medicaid
- Call or text you if you did not ask them to do so
- Leave information (such as leaflets, flyers, door hangers, etc.) on your car or at your home if they come from a company that did not have an appointment with you
- Provide information that is inaccurate or misleading
- Require attendees to provide contact information as a prerequisite for attending a marketing event
- Call marketing event attendees later without permission
- Call prospective enrollees to confirm receipt of mailed information
- Approach beneficiaries in public common areas, such as parking lots, hallways, lobbies, or sidewalks

If you believe a company has violated Medicare marketing rules or is using manipulative sales tactics, you can call your local Senior Medicare Patrol (SMP) to report the incident. SMPs empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect and report health care fraud, errors, and abuse.

If you are thinking about changing your plan this fall, know that you do not have to make the decision right away. You should take your time to review your choices and make an informed decision, and you should be cautious of anyone making you feel rushed or pressured to make a decision. You can consult with a representative from your local area agency on aging (ECKAAA) for assistance around these decisions, and you may also consult with 1-800-MEDICARE to compare Medicare Advantage or Part D plans offered in your area.

## NEW TO MEDICARE SEMINAR

**DATES FOR 2021-2022**

**Oct 13, 2021**

**Jan 12, April 13, July 13, & Oct 12, 2022**

**10AM to NOON**

Training will be In-Person  
but ZOOM is also available

**Call 785-242-7200 to reserve your spot!**



**East Central Kansas  
Area Agency on Aging**

*Serving - Anderson - Coffey - Franklin - Linn - Miami - Osage*

### **The Medicare Open Enrollment Period Begins Oct. 15th**

The East Central Kansas Area Agency on Aging is ready to help you.

Please call us at 785-242-7200 to register and schedule an appointment time for one of these locations.

We will be available for in-person assistance at the following times and locations:

#### **City of Garnett**

Where: Frontier Extension Office  
411 S. Oak  
Garnett, KS

Date: October 19, 2021, 8:30 am to 2:00 pm  
November 4, 2021, 8:30 am to 2:00 pm.

#### **City of Burlington**

Where: Burlington Public Library  
410 Juniatta St.  
Burlington, KS

Date: October 28, 2021, 9:00 am to 2:00 pm.

#### **Osage City**

Where: Osage City Public Library  
515 Main St.  
Osage City, KS 66523

Date: November 10, 2021, 10:00 am to 3:00 pm.



Please call us at 785-242-7200 to register and schedule an appointment time for one of these locations. The East Central Kansas Area Agency on Aging is located at 117 S. Main, Ottawa KS 66067 and is open from 8:00 am to 5:00 pm, Monday through Friday.

# 5 Ways to Be Happier Now

## Easy, science-based tips for spring-cleaning your mood

by Hallie Levine, AARP, May 21, 2021

While the pandemic was hard on nearly everyone, where we're at now — as vaccination rates rise and [COVID-19 infections drop](#) — is starting to feel much more individual. Certainly, some older adults are still dealing with the longer-term effects of the [loneliness and isolation](#) that came with stay-at-home orders, says Bruce Rabin, M.D., professor emeritus of preventive medicine at the University of Pittsburgh. "It's concerning, because we know loneliness has been linked to memory loss, heart disease, and even increased mortality rates in older adults."

But others may be feeling a lift from [resuming all the activities](#) put on hold earlier in the pandemic — book clubs, dining in restaurants, going to workout classes or even to your house of worship. And then there are those in the middle — feeling the glimmers of hope and greater appreciation for family and friends, yet still struggling to face their new normal with energy and equanimity.

Wherever you're at, there's always room, and reason, to shoot for a little more happiness.

Here are five ways to reengage and find more joy in life:

### 1. Count your blessings

Research has consistently shown that people who practice gratitude have a lower risk of depression, higher levels of relationship satisfaction and greater resilience in the face of stressful events, says psychologist Acacia Parks, chief scientist at Happify Health. She recommends that you take five minutes at the end of each day to write about three things that happened to you that were good. [Research shows](#) that if you do this exercise every day for just one week, you can experience an increase in happiness for at least six months. "Our brains are wired to give extra attention to the negative," explains Parks. "But if you purposefully [focus on positive things](#), you'll automatically begin to notice all of the good around you, instead of dwelling on the bad." Nightly gratitude lists have the added benefit of helping you doze off happily — which may lead to better sleep quality as well, she adds.

### 2. Take a hike

Just the very act of being outdoors impacts your mood, says Sonja Lyubomirsky, distinguished professor and vice chair, Department of Psychology, University of California, Riverside. A [2014 Japanese study](#) found that people who [walked in a forest](#) for 15 minutes had lower heart rates and reported better moods and lower anxiety than those who did a similar walk in an urban environment. "There's something about being in nature that lowers blood pressure and heart rate, and reduces stress hormones," Lyubomirsky explains. You don't even need to hoof it to a forest. You can get many of the same benefits by exploring a quieter part of your neighborhood, she adds. Experts also recommend trying walking meditation: Focus

on the sensation of your breath as it moves in and out of your body, or the feeling of your feet touching the ground. If your mind wanders, bring it back to focus on one of those sensations.

### 3. Master a new skill

Whether it's taking up golf or signing up for a virtual language class, you'll reap happiness benefits by stretching yourself to try new things. When people focus on tasks that built their skill set, the stress they feel at first tends to yield increased happiness in the long term, according to a study published in the [Journal of Happiness Studies](#). "During the pandemic, a lot of our goals were put on hold — now is the time to pursue them," says Lyubomirsky, who recommends pursuing something "challenging enough to get you out of your comfort zone, but not so complex you give up in frustration." You can also try simply planning a vacation to a new locale, visiting a museum once a month, or regularly attending outdoor concerts. A study published in the [Review of General Psychology](#) found that people who engage in a variety of experiences are more likely to feel positive emotions, including happiness.

### 4. Volunteer

Older adults who volunteer for two to three hours a week report less depression, better overall health and longer lives than those who don't, according to a 2014 study published in the journal *Psychological Bulletin*. Experts say you'll get the biggest lift from something you do regularly, at which you make social connections and invest your time and skills. If you're not yet fully vaccinated, there are plenty of opportunities available online, says Rabin. You can find opportunities near you at Volunteer Match. Or simply sprinkle little acts of kindness throughout your week, says Lyubomirsky. "Anything that you do — whether it's grocery shopping for someone still afraid to venture out, or assisting a neighbor's child with remote learning — reaps happiness benefits," she says.

### 5. Savor the moment

The more time you spend thinking about the good stuff from the past, present and future, the happier you will feel. "It's about [being mindful](#) and lingering on the positive experiences of your lives," says Parks. "It doesn't just create positive feelings — it amplifies them and makes them last longer." One easy way to do this, she says, is to take a minute or two every day to really focus on what you're doing, especially if it's an activity you usually do without thinking. "Most of us mostly zone out in the shower, but if you take a few minutes to think about how nice the water feels on your skin, and how good it feels to get clean, it really brings you into the present moment," she says. When you sit down to a meal, bring all your senses to the table and concentrate on how the food feels in your mouth, or its smell. Research shows that people who [practiced these techniques](#) for 30 days reported more happiness.

## Advocacy Services!

Do you know that one of the five Core Services that the Resource Center for Independent Living, Inc. (RCIL) offers is Advocacy? RCIL offers two forms of advocacy services and they are individual advocacy and system advocacy. Individual advocacy services help people with disabilities develop the skills they need to represent themselves. These skills help them act on their own behalf to obtain support services from agencies in the community. Through systems advocacy, RCIL works at community, state, and federal levels for policy changes that make facilities, services and opportunities accessible to people with disabilities.

There are a number of good advocacy skills that can help you to become an effective advocate. Here are a few skills that you can consider as you advocate on behalf of yourself or others.

### 1. Preparation

- Identify the key issues that you are encountering.
- Identify some possible solutions that you see as workable.
- Identify people who may be able to help you.

### 2. Communication

- Be clear, concrete, and assertive.
- Listen carefully to what other people are saying.
- Ask questions.

### 3. Documentation

- Record your discussions in a notebook.
- Keep a file of written responses and other documents.

### 4. Follow up

- You may ask to speak with a supervisor or director.

If you are a person with a disability and want to improve your advocacy skills, contact RCIL at 785-528-3105 for more information and to request services.




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## NEWS from Kansas Legal Services



### ARE YOU ELIGIBLE FOR MEDICAID?

by Thomas L. Lasley  
Attorney for Kansas Legal Services, Inc.

Are you getting to that stage in your life where you are starting to think about long-term care? Are you concerned how you are going to pay for nursing home care? If you are eligible for Medicaid, Medicaid may be your answer.

Medicaid is a welfare program for disabled persons and senior citizens who cannot afford long-term care. While Medicaid is partially federally funded, each state administers its own Medicaid program. KanCare is the program through which the State of Kansas administers Medicaid. The Kansas Department of Health and Environment (KDHE) and the Kansas Department for Aging and Disability Services (KDADS) administer KanCare in Kansas.

Basically, in order to be eligible for Medicaid, you must be “categorically needy” or 65 or older and meet the income and available resource tests. In Kansas, a senior citizen applying for Medicaid must have monthly income lower than the monthly cost of the nursing home. Enough income may be kept to pay private health insurance. In addition, a patient may keep \$62 of their income per month for personal needs, such as clothing, telephone and cable services, sundries, or gifts. Medicaid pays the remaining long-term care costs.

A Kansas Medicaid applicant cannot have more than \$2,000 in available resources. Some available resources are exempt, such as the applicant’s car, wedding ring, or home. For a home to remain exempt, however, the applicant must intend to return home or the applicant’s spouse must be living in the home. If the applicant has more than \$2,000 in available resources, he or she has to **spend down** the excess over \$2,000. An applicant is allowed to spend down the money in numerous ways. For example, an applicant may spend down money by paying for medical care, making home improvements, purchasing a funeral plan or purchasing a new car.

The Deficit Reduction Act of 2005 made some major changes to Medicaid law. The biggest change is the extension of the **look-back period** from three years to five years. A look-back period is the amount of time KanCare looks back, from the date of application, to determine if any transfers or gifts were made during that time period. If so, a transfer penalty may be assessed and you may be ineligible to receive Medicaid for a certain period of time, depending on the size of the transfer. You may be wondering what is considered a **transfer**. A transfer is any gift of money or of an asset for less than fair market value. Some examples include giving your home to your children, giving someone a lump sum of money, or adding someone’s name (other than your spouse) to your bank account.

The formula for determining your transfer penalty is to divide the value of the gift by the average daily cost of care in a nursing home, which is currently \$216.59. For example, suppose that three years ago you gave your niece \$24,000 so that she could pay off her credit card debt. Divide that \$24,000 (transfer) by \$216.59 (the average daily cost of care). The result is that you are assessed a 110 day transfer penalty, during which time you are not eligible to receive Medicaid. Because you have already applied for Medicaid and spent down your money, this leaves you with no way to pay for nursing home care. This is why the recent changes to Medicaid laws have become quite a hardship for many people.

The lesson in this is to be very cautious about making any gifts or transfers if you believe you may have to go into a nursing home during the next five years. There are very few exceptions to the transfer penalty, so most people must hope that their families will help pay for their care during that transfer penalty time. There is an exception to the transfer rule that occurs when the state determines that denial of Medicaid would create an undue hardship. Another exception is that transfers between spouses are not subject to the transfer penalty.

However, special rules apply when one spouse has to go into long-term care. A **Division of Assets** must be done between the spouses so that the spouse remaining in the home (**the community spouse**) can keep up to half of the couple’s assets (with a minimum of \$26,076 and a maximum of \$130,380) in order to be able to support himself or herself. The spouse living in the nursing home is referred to as the **institutional spouse**. Certain income limits and resource limits apply. For more information on Division of Assets, call your local KanCare office.

Timing is everything in applying for Medicaid. To successfully apply for and receive Medicaid, the following events must coincide: (1) your assets must be spent down to \$2,000 or less, (2) you should be residing in a qualified nursing home that has available Medicaid rooms, and (3) you have not made a transfer of a significant asset, for less than fair market value, within five years prior to the date of your Medicaid application, otherwise, you may be assessed a transfer penalty that disqualifies you from receiving Medicaid assistance for many months.

The new, stricter Medicaid laws have been enacted to specifically help eliminate “fraud and abuse” within the Medicaid system and to help ensure that only truly low income individuals are its recipients. Accordingly, it is now much more difficult for an applicant to successfully obtain Medicaid assistance. If you have any questions about Medicaid eligibility, please contact your local KanCare office for assistance.

*(The author, Thomas L. Lasley, is an attorney for Kansas Legal Services, licensed in both Kansas and Missouri, with over 40 years of experience in the areas of Elder Law and Estate Planning.)*

# ECKAAA New Staff Members

# Welcome!



**Cheyenne Murdock**

I wanted to introduce myself as I am new here at ECKAAA. My name is Cheyenne Murdock and I am the Administrative Clerk. Some background on me is that I was born in Kalamazoo, MI. I moved to a small town called Trimble, MO when I was in third grade, and later moved to Smithville, MO where I graduated. I am the eldest of 4, I have two sisters and a brother. Some

things I enjoy doing in my free time is spending good quality time with my family, fishing, swimming, playing yard games, and barbequing. When I'm not with my family I am usually just relaxing at home, watching Netflix, painting, or enjoying a good book. My favorite author is James Patterson. Working with the elderly has always been my passion; I worked in a Nursing Home & Rehab facility in MO and absolutely loved it. I may not be working one on one with the elderly now, but I do get to be part of a Resource Center that provides services for those who need them! Thank you for letting me be apart of the team!



**Seth Rossman**

Seth Rossman started at the agency in August as the Nutrition Assistant for the agency nutrition program. Seth is responsible for tracking and monitoring nutrition participant meals, plans of care and nutrition transportation expenses. Seth is a recent graduate of Fort Hays State University with a degree in Agriculture Business. He grew up in Ottawa and has always had a passion for agriculture and working

with cattle. His hobbies include working with a local cattle operation, fishing and watching old western tv shows and movies.



**Karen Eager**

My name is Karen Eager and I am over the moon about joining ECKAAA as the SHICK Program Coordinator/Special Projects new hire. For me, it just feels right to be a part of ECKAAA as I can see so many ways that I can help the Medicare beneficiaries we served and ECKAAA. Prior to joining ECKAAA, I have spent many years working with Medicare beneficiaries

through 1-800-Medicare and the Medicare Advanced Resolution Center, and thus, I bring a strong background in all things Medicare. If I do not know the answer about a specific Medicare question or problem off the top of my head, I know where to research to find the answers and who we need to contact to resolve an issue. I have been a Midwesterner all of my life. I grew up in Missouri and spent a good deal of time on my grandparents' farm in central Missouri where my brothers and I helped with farm chores and learned the value of hard work and the importance of community. I have a BA in History and Philosophy from Northwest Missouri State University. I did graduate work at the University of Kansas and have a law degree from Washburn University. I have a lot of varied interests: hiking with my two rescue mutts, kayaking, gardening, traveling, cooking and doing home repair projects on my 100-year old house. I look forward to working with the community or a variety of Medicare related issues and being your go-to-person on Medicare questions and concerns.





# NEWS

from **ECKAAA Nutrition Program**

*Faith Sage, Nutrition Site Coordinator*

## *What is new?*

Hello there! I am the new Nutrition Coordinator for the Meals on Wheels Program, and I couldn't be more excited to be on board and helping in all 6 of our counties. This program is one that I have volunteered for many times over the years, and I am truly proud to say that I am now a part of it.

In the short time that I have been a part of this program I have noticed that we have some amazing volunteers! We could not operate without each and every one of them. At each site we have volunteers that deliver our meals to our in-town participants, as well as some volunteers that help to pack and serve meals. Our program tries to reach and serve as many participants as possible and without these volunteers we would not be able to do what we do. I would like to say **THANK YOU VOLUNTEERS** from all of us here at the ECKAAA office and from all our Site Managers whom you help on a daily basis.

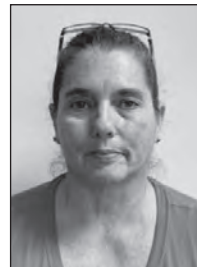


## **NUTRITION SITES:**

I am happy to say that all our sites are now currently open for congregate meals! If you are interested in joining, please call your site to reserve a meal and to find out the serving hours. We encourage those of you that can, to try it out as its great for socialization and just getting out and about. We are currently still practicing the 6-foot social distancing guidelines, site managers and volunteers are wearing masks and we are asking participants to wear a mask when not eating in order to keep all individuals safe. We hope to see you at your local site!



## **Welcome to the Nutrition Family**



*Sharon Kraft  
Paola Site Manager*



*Sarah Corkum  
Lane Site Manger*



*Amanda Graves  
Lead Cook*



*Crystal Adell  
Pomona Site  
Manager*



*Jason Zamora,  
Nutrition Operations  
Coordinator*



*Amber Reed  
Kitchen Assistant*



*The new garage at the ECKAAA Nutrition Program kitchen is finished and all the vans are able to park in the garage and be loaded and unloaded inside - just in time for winter.*

## ***Thanks to everyone who donates to the East Central Kansas Area Agency on Aging!!!***

At this time of year, as the weather gets cooler, Thanksgiving and Christmas holidays are just around the corner. I always like to think how blessed I am and what can I do to pay it forward or help someone else have a better holiday. I know we each have our favorite charity or organization that we will try to donate to near the end of the year. If you are looking for a new place to make a difference by your donation, please consider the ECKAAA or the ECKAAA Nutrition Program.

Donations are what helps keep all the programs at our office running smoothly. We get all kinds of donations, and they are all appreciated. We get cash donations for our assistance navigating Part D and Medicare. We get in kind donations that help the nutrition sites. We get memorials from families and friends because the home delivered meals helped their loved one stay in their own home. The nutrition sites and senior centers have fundraisers to help support the Meals on Wheels program. There are so many people that help support our agency, I want to try to list some of them so you can see all the people that support the programs.

### **THANK YOU TO THOSE WHO DONATED IN ONE WAY OR ANOTHER- IT ALL HELPS AND MAKES A DIFFERENCE**

SHICK Donations - \$531 AARP tax help - \$100

American Century Investments Matched an Employees donation to the Nutrition Program of  
\$500 for a total of \$1,000 - ***Thank you CNR!***

We received memorials for Evelyn Webster of \$1,000 and Dorothy Patterson of \$425

***Thanks to Evelyn's and Dorothy's family members and friends!***

All Sites sold cookies and raised over \$2,000. ***Great Job - Thank you!***

Auburn Pharmacy does a Caps to Cash program and our nutrition sites collected caps that generated over \$1,030.

***Thanks for this great program!***

Osage County Nutrition Site and Senior Center raised close to \$1000 this year. ***Thank you!***

Louisburg Senior Center and Nutrition Site has created several yearly fundraisers the whole town supports. They do a Pie Auction, a Valentine's Day Dinner, and a Saturday Breakfast. With these 3 events and the support of the Christ our Savior Church over \$1,900 was raised. ***Thank you***

Pizza Time Pub in Ottawa and Casey's General Store in

Osawatomie continue to donate plastic bags to their local nutrition sites. ***Thank you for your contribution.***

Our big fundraiser for the year is the 20th Annual Benefit Trail Ride for Meals on Wheels.

This year the event is Oct. 2nd – I am including a brochure that shows all the sponsors and donors for this event.

This is a big outdoor event held at Cedar Park at Pomona Lake and it takes a lot of volunteers to make it work.

Just like our Nutrition site and our office, we could not do what we do without our wonderful volunteers.

Thank you from the bottom of my heart.

***Jodi Smith, Marketing and Outreach Specialist***



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# Yoga for Arthritis

Jodi Smith, *Level I Instructor*

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Last year we started looking for something health related that was evidence based that I could teach and Yoga for Arthritis met all the criteria and was approved by KDADS. So, this spring I started the class with Dr. Steffany Moonaz. She says, “Medical research has shown that yoga can have several physical and psychological benefits. These include increased strength, flexibility, balance, and a greater ability to relax and manage stress. Yoga can help people breathe more efficiently and reduce anxiety or depression. It can also improve positive feelings, increase energy, and reduce the symptoms of many chronic disorders.” If you have arthritis or a similar chronic condition and would like to learn more about the classes, please call me at 785-242-7200. I will have 4 introductory classes in Garnett,

Paola, and Burlington. After these classes I will continue to have a zoom class every week through September 2022. Because this is funded by the state of Kansas, there is no charge, but some information will be needed to make sure this will be a good class for you. There is a limit to how many can sign up per class (8 is the limit) so please call me so I can answer your questions and see if this will benefit you. Some of the people that are taking my chair yoga classes have some arthritis and signed up for the first class in Ottawa. They know that all movement is good for arthritis but they really like the softer, more relaxed Yoga for Arthritis class. Please call if you have any questions. 785-242-7200—Jodi

## **It's Worth It** *continued from page 1*

The community helped Jenifer maintain her hotel room. When I say maintain, I do not mean only the cost. Food, clothes, cleaning supplies, utensils, cookware, dishes, and personal essentials were donated. Jenifer was able to cook simple meals and do her laundry with the surplus of items donated. However, this sense of success did not last long. We quickly learned that the housing market in Franklin County was not much. Sure, there were houses for sale, but Jenifer did not need big. She needed something small and affordable. We looked everywhere. There is nothing more frustrating than knowing exactly what is needed but nobody having it available. I felt as if we failed Jenifer. By this time, she had been in the hotel for two months, with the third month quickly approaching, and we were nowhere near getting her into her own place.

I sat back down with Jenifer and told her that I could not be of more help. I did not know what else to do to get her into a safe and secure home. We discussed finances, affordability, travel time (boyfriend's work time), and sustainability. I told Jenifer that the last thing I wanted was for her to jump on an opportunity that she could only have for a few months. She agreed. She agreed to opening her options by looking into other counties but staying within a certain radius so her boyfriend wouldn't be traveling too far to and from work. Jenifer had confidence in me to solve her problem. She called everyday to make sure I was working to help and told me many times that she couldn't wait to get the call saying we found a place.

I guess that's what it might take - The phone calls, the frustrations, and the sit down saying I don't know what else to do. The very next day we went to another county. We grabbed a newspaper and immediately noticed a different entry than the paper the week before. There was a home available. The home was within Jenifer's budget, and it had a bonus. It had

two bedrooms instead of one. I called the number and reached voicemail. To this day I have yet to receive a call back. Bad business practice if you ask me, but I guess it worked out for the best.

I do not live too far from this community. I remember driving down the streets playing a mobile game with my children a few years ago and seeing apartments. I thought it would be a good idea to check if the apartments were still there, and if they were, did they have availability. To my surprise the first option had an availability that day. Well, the apartment wasn't available until August 1st, but the tenant had moved out that past week. We were also able to find another availability in a nearby town with similar attributes. Jenifer and I met, and she picked the apartment she believed would be best for her. She submitted an application. She was approved. Jenifer's fight for a home was finally over. On August 1st, she would have something to call her own.

It's been a month since Jenifer has moved into her small one-bedroom apartment. Her boyfriend also lives there with her. They have a fully stocked kitchen, semi-used furniture, their own bed, and a dog named Taz. They can sustain the apartment with income from both sides. They are healthy and they are happy. I see Jenifer every so often. She doesn't always see me, but she knows I'm there. I'll get phone calls or texts with 'thank you' and 'hope you're doing well' shortly after. The love and excitement of being in a new town and a new place is written all over her face. And I know the struggle, the exhaustion, the feeling of doubt, it was worth it.

It was all worth it.



## Not Growing Old, But Aging Well

Jill Barnhardt, *Family and Consumer Science Agent, K-State Research and Extension*

The nation is aging. According to the U.S. Census Bureau, by 2040, about one in five Americans will be 65 or older – up from one in eight in 2000. And, for the first time in the United States, there are more older adults than young children.

There are a lot of good things that happen as a result of having an older population. Dr. Erin Yelland, Associate Professor and Interim Director for the Center on Aging at Kansas State University highlighted the benefits of an aging population recently in K-State's weekly radio show, Sound Living. The majority of wealth is held by older adults, so they have a strong influence on our economy. Older adults also bring wisdom, historical perspectives and value to society. In the state of Kansas, we are very blessed to have the highest percentage in the country of older adults who volunteer.

Because we are living longer, older adults are able to act as the glue to some inter-generational families. Some are even raising or providing regular care for their grandchildren. Older adults play a lot of roles in society, all of which are valued.

A concern for older adults, however, is health. Medicine and other interventions are good at keeping us alive, but not so good at keeping us healthy. Heart disease is the number 1 killer among adults 65 and older, and that can be attributed to the 45% of adults who are obese, the 77% of older adults who have hypertension and the 5 million adults that live in poverty, which greatly affects our health.

Alzheimer's disease continues to be a concern for many aging adults. It is estimated that by 2050, 12.7 million Americans will suffer from Alzheimer's. Unfortunately, as the population ages, more older adults will be living in long-term care facilities.

Dr. Yelland says that aging well should be viewed as a life span challenge. "Aging isn't flipping a switch once you turn 65.

Your ability to age well is a life span challenge - something we should be doing throughout our lives."

K-State Research and Extension provides a variety of programs to help Kansans in their quest to age well. Our Keys to Embracing Aging program outlines 12 ways to healthy living, focusing on the "keys" to living longer, healthier lives. Aging well is not just about healthy eating and exercise, like we might think.

Taking care of our mental health is just as important as taking care of our physical health. Working to manage stress and setting aside time for ourselves to do something we enjoy can make a big difference. Connecting socially helps as well. Engaged people are often healthier, happier and less depressed. Social activity inspires a positive attitude, enhances self-esteem and connects you to family and peers, reducing the risk of illness and disease.

Sleep also has a major impact on overall health and quality of life, including the way you look, feel and perform on a daily basis. Your bodies need sleep to repair muscles, consolidate memories and regulate hormones and appetite. When you sleep well, you wake up feeling refreshed and alert for daily activities. Sleep prepares you to concentrate, make decisions and fully engage in work and social activities.

Since there is no magic potion to stop the aging process, it is important to take care of your body, mind and spirit throughout your whole life. If you haven't yet "flipped the switch", know that it is never too late. Start making healthy lifestyle changes today and enjoy the rewards as you focus on aging well. To learn more about the Keys to Embracing Aging, contact your local K-State Research & Extension office.



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<p><b>Paola Senior Center</b> 121 W. Wea Paola, KS 66071 (913) 294-4630</p>	<p><b>Beagle Senior Citizens</b> (913) 755-4309</p>	<p><b>Osage Township Seniors - Fontana</b> (913) 849-3115</p>

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## The Golden Years

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East Central Kansas Aging And Disability Resource Center

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**Jodi Smith, Editor**

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