

An Anthology of  
Timely Tidbits and Fascinating Factoids for

# Savvy Jersey Seniors



Advice, Humor, and Miscellaneous Words of "Wisdom"  
For & About Seniors

Volume 3, Numbers 1 & 2 • January and February 2022

**Welcome!** In this double-issue edition of *Savvy Jersey Seniors* for January and February of 2022, we present:

- six tech tools that can help you stay in your own home longer,
- the next installment in our series about nursing home neglect and the impact of Covid-19 from nursing home legal expert Churchill Huston,
- more on the ins and outs of Medicare, including issues surrounding obtaining Durable Medical Equipment from senior insurance guru, Lucille Bondi, plus
- more "fascinating observations" on being a senior that you can pretend that you made up...and use to poke fun at yourself and your friends.



By the way, please don't forget that we always welcome your ideas for any topic that you'd like to see us tackle. For example, in the year ahead, we're especially interested in the avocations and hobbies of our readers. Just drop us a note at [savvyjerseyseniors@gmail.com](mailto:savvyjerseyseniors@gmail.com).



### Age Is Just A Number For Most Older Adults

Age actually is just a number for most older adults. Eighty-four percent say they have embraced aging and they're living their best lives. In a recent study by ClearMatch Medicare, nearly three-quarters of the 2,000 people over age 65 who were surveyed said they feel younger than they are and older Americans are seeing many benefits.



The best parts of aging, according to those surveyed, are: having more time to do what they want (64%), enjoying retirement (60%) and having the best sex of their lives (40%).

"Baby Boomers are inventing what it means to age," said Keira Krausz, chief marketing officer of ClearMatch Medicare. "They're not letting their age interfere with their quality of life because the best years of their lives are still ahead of them."

### **Do Seniors Have Too Much Money In Stocks?**

Older Americans have a lot of money in the stock market—probably driven by a long bull market plus more a decade of low yields for bonds. Data from Fidelity Investments' 20.4 million 401(k) investors shows that almost 40% of those 401(k) investors age 60 to 69 hold about 67% or more of their portfolios in stocks. And among retail clients at Vanguard Group between ages 65 and 74, 17% have 98% or more of their portfolios in stocks.

Some financial advisors believe that many older Americans are "emboldened" by relatively quick recoveries from the bear markets of the early 2000s and 2020.



Others speculate that many people don't see anywhere else to "smartly" invest. Yet another factor may be that many older Americans are in charge of their own investment mix.

Some experts suggest that a way to gauge your comfort level with stocks is to calculate how much money you would have left if you were to invest your desired allocation in stocks and experience an approximately 50% selloff—which history suggests can occur once or twice a generation.

If nothing else, experts add, consider rebalancing or periodically skimming profits from winners and plow the proceeds into losers. Probably good advice since the folks at Vanguard report that only about half of individual investors bother with rebalancing on a regular basis.

### **Aging In Place: Six Tools That May Make It Easier To Stay In Your Home Longer**

Most older people report that they would definitely prefer to age in place by staying in their own homes as long as they can.

But we all know that aging will change us in some way—no matter how much we focus on eating right, exercising, and doing all of the other things that we know will keep us healthier and happier.

Those changes may include reduced hearing capacity, poorer eyesight, reduced muscle mass resulting in less strength, and less balance while walking, which can lead to a higher risk of accidents.

Obviously, some of these changes can make a home a dangerous place, particularly for anyone living alone or who may suffer from a significant health problem. But the good news is that there is “ample technology” that can allow seniors to age in place longer. Jeffrey Allen and Ashley Hallene report in a recent issue of *Experience* on what they label “six essential tools” that can help seniors stay home as long as possible:



- Smartphone—according to Pew research conducted in 2017 only four out of ten seniors owned and used a smartphone (doubled from 2013). And while that number is almost certainly even higher now, it’s hard to disagree with Allen and Hallene when they call the smartphone “the Swiss Army knife you need for aging in place...an essential technology tool for aging in place as long as possible.”



- Smart-Home Security Cameras—they allow for communication and the monitoring who’s coming and going. The authors write with enthusiasm about the Ring Peephole Camera (\$149.99 at Ring.com).

- Smart Sensors—these devices can detect simple activities such as when a person enters a room and activate lights accordingly. But they can also signal an alert about occurrences that range from noting when a refrigerator is left open to sending an alert if someone hasn’t left the bedroom on a given day.

- Smart Speakers—these are essentially digital, voice-activated

personal assistants and can be placed in any room to help with safety, service and memory. For example, the well-known Alexa system offers more than 70,000 functions (called “skills”) including “Ask My Buddy,” Alexa Guard,” calling Uber or Lyft, or finding your cell phone (or even your keys, if you have the right attachment).

- Smart Pill Dispenser—these automated pill dispensers can notify you when it’s time to take your medication, fill compartments with the proper dosage in advance so you don’t risk taking too much or too little, notify a caregiver when pills are missed, and, of course, keep your medication out of the reach of children. One option is the LiveFine Smart Automatic Pill Dispenser with Wi-Fi (\$159.99 at Amazon.com).



- Activity Tracker—so-called fitness trackers are not really senior-specific so some seniors may regard them as free of any “senior stigma” and therefore be more receptive to wearing them. An entry level device can measure heart rate, blood oxygen levels, steps, sleep, and a lot more, including stress levels—with suggestions about guided breathing exercises to help the wearer relax.

Allen and Hallene cite the Amazfit Band 5 as a good entry level choice (\$39.99 at us.amazfit.com). If your budget will permit a larger investment, they suggest considering an Apple Watch, which comes in a variety of models, the newest of which is the Series 7 that includes an ECG tracking app as well as a fall detector.

**Pet Therapy: Robotic Pet Cats Can Improve Mood And Behavior**

While pet therapy is known to be a cost effective and therapeutic intervention for improving mood and behavior in older adults, little is known about pet therapy in adult day centers, despite logistical advantages such as socialization and group activities.

With the help of a cuddly and "furry" companion, researchers from Florida Atlantic University tested the effectiveness of affordable, interactive robotic pet cats to improve mood, behavior, and cognition in older adults with mild to moderate dementia.

Participants were informed that their pet was a robot and not a live animal. Each of them selected a name for their cat, which was fitted with a collar and a personalized nametag. The robotic pet cats responded by purring, meowing, turning their heads, rolling over or blinking their eyes.



"In addition to improving mood, behaviors and cognition, these robotic pet cats provided participants with an alternative way to express themselves," said Lisa Wiese, Ph.D. "Importantly, improving overall mood and behavior in individuals with Alzheimer's disease and related dementias may also improve quality of life for their caregivers and family members."



**Learning A Second Language Can Improve Brain Health**

Learning a second language is an effective and enjoyable way to improve brain health, reports a new study.

Researchers found that older adults who studied Spanish showed similar improvements in certain critical cognitive skills as did those who engaged in brain training activities that targeted those skills. These

results are remarkable given that brain training focuses specifically on improving these aspects of cognition, while language learning does not. As well, those who learned Spanish reported greater enjoyment than those who engaged in brain training.

This study is among the first to examine whether the process of learning a language can benefit brain health in similar ways as bilingualism. "These results are exciting because they indicate that older adults can reap cognitive benefits from an enjoyable activity in which they might want to participate, regardless of these benefits," says Dr. Jed Meltzer.

### ADHD Meds Can Pose Heart Risks

ADHD medications are increasingly being prescribed to older adults, and they may cause a short-term spike in the risk of heart attack, stroke, and arrhythmias, a large new study suggests.

Stimulant medications, such as Ritalin, Concerta, and Adderall, are commonly used to treat attention deficit hyperactivity disorder (ADHD). But they are also increasingly being prescribed "off-label" to older adults, to combat conditions such as severe drowsiness, appetite loss, and depression.

The new findings add to evidence that the drugs can pose heart risks. Researchers found that on average, older adults starting on a stimulant showed a 40% increase in their risk of heart attack, stroke or ventricular arrhythmia within 30 days. In the study, stimulant users had double the risk of dying within a month of starting a stimulant, compared to older adults who were similar in terms of health but not using a stimulant.



### One In Three Older Adults Visit At Least Five Different Doctors

One third of older U.S. adults visit at least five different doctors each year—reflecting the growing role of specialists in Americans' health care.

Over the past 20 years, Americans on Medicare have been increasingly seeing specialists, researchers found, with almost no change in visits with their primary care doctor.

On average, beneficiaries saw a 34% increase in the number of specialists they visited each year. And the proportion of patients seeing five or more doctors rose from about 18% in 2000, to 30% in 2019.

Is the trend good or bad? "It's probably both," said Dr. Michael Barnett. On one hand, he noted, medicine has grown by leaps and bounds in recent decades—yielding a deeper knowledge of various health conditions and more options for diagnosing and treating them.

### Easy Bruising May Indicate Serious Underlying Condition

Easy bruising is common with age. Although most bruises are harmless and go away without treatment, easy bruising can sometimes be a sign of a more serious problem.

Some people—especially women—are more prone to bruising than others. As you get older, your skin also becomes thinner and loses some of the protective fatty layer that helps cushion your blood vessels from injury.





Aspirin, anticoagulant medications and anti-platelet agents reduce your blood's ability to clot. Antibiotics might also be associated with clotting problems.

As a result, bleeding from capillary damage might take longer than usual to stop—which allows enough blood to leak out to cause a bigger bruise.

If you experience increased bruising, experts advise that you don't stop taking your medications, but do make it a point to talk to your doctor about your concerns.

Also, make sure your doctor is aware of any supplements you're taking—especially if you're

taking them while on a blood-thinning drug. Your doctor might recommend avoiding certain over-the-counter medications or supplements.

Easy bruising sometimes indicates a serious underlying condition, such as a blood-clotting problem or a blood disease. See your doctor if you:

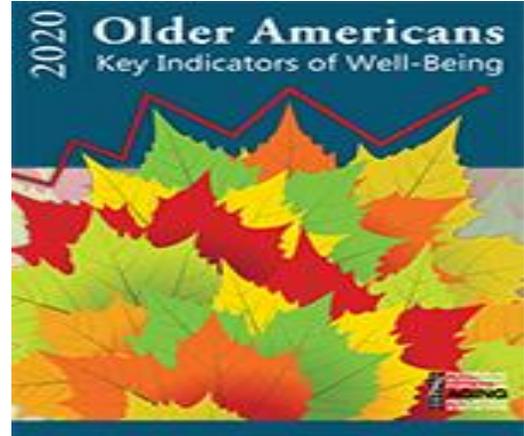
- Have frequent, large bruises, especially if your bruises appear on your trunk, back or face, or seem to develop for no known reasons,
- Have easy bruising and a history of significant bleeding, such as during a surgical procedure,
- Suddenly begin bruising, especially if you recently started a new medication, or
- Have a family history of easy bruising or bleeding.

### **Free Booklet About Key Indicators of Well Being For Older Americans**

A report, *Older Americans 2020: Key Indicators of Well-Being*, is available free to seniors. The report provides the latest data on the 40 key indicators selected by the Federal Interagency Forum On Aging to portray aspects of the lives of older Americans and their families.

It is divided into six subject areas: population, economics, health status, health risks and behaviors, health care, and environment.

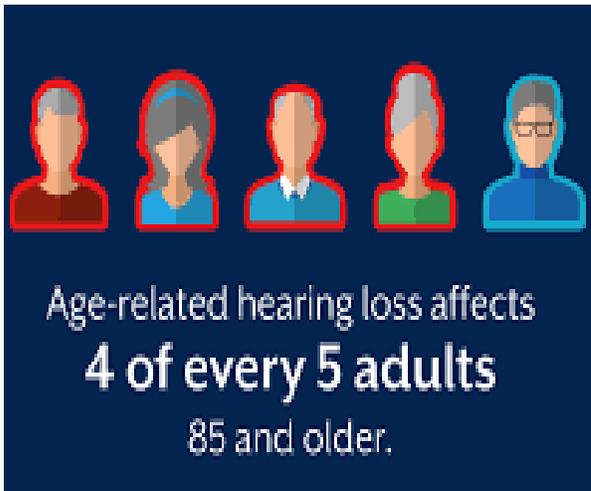
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### **Older Adults With Hearing Loss May Be More Sedentary**

Older adults with hearing loss may be more sedentary and more likely to experience worsening physical function than those without hearing loss, according to three recent NIA-supported studies.

Hearing loss is common among older adults. About two-thirds of Americans older than 70 have difficulty hearing. In addition to aging, hearing loss can be caused by exposure to loud noises, certain drugs, disease, and heredity.



Treatment options include wearing hearing aids, using assistive-listening devices, or having surgery to implant a small electronic device near the ear.

The team noticed that people with mild to severe hearing loss tended to exercise less than people with normal hearing. The greater the severity of hearing loss, the more likely that the participant was sedentary for longer during the day. Compared to those with no hearing loss, people with hearing loss were found on average to be sedentary for about 34 more minutes per day.

Because physical activity is essential for healthy aging, the findings suggest that the more sedentary lives of those with hearing loss may put them at greater risk of health problems than those with normal hearing.

### **Diabetes Meds and Anticoagulants Can Lead to ER Visits**

In a recent study of emergency room visits, diabetes medications and anticoagulants, which help prevent blood clots, were found to be the leading prescription medications sending older people to the emergency room with problems like adverse side effects or unintentional drug interactions.

“Certain medications may have been safer to use when you were younger, but now that you are older, these medications can be potentially more dangerous and cause side effects,” explains Ula Hwang, M.D.

That’s because older adults are typically on more medications than younger patients and because medications can interact in harmful ways. Older adults also metabolize medications more slowly and may be more sensitive to them than younger people, she says.

Hwang says the high number of emergency room visits indicates that doctors need to be more careful prescribing these drugs in the first place.



### **Know The Symptoms Of A Stroke**

Symptoms of stroke appear suddenly and may include weakness or numbness on one side of the body; confusion; trouble speaking or understanding language; difficulty seeing in one or both eyes; dizziness and loss of balance.

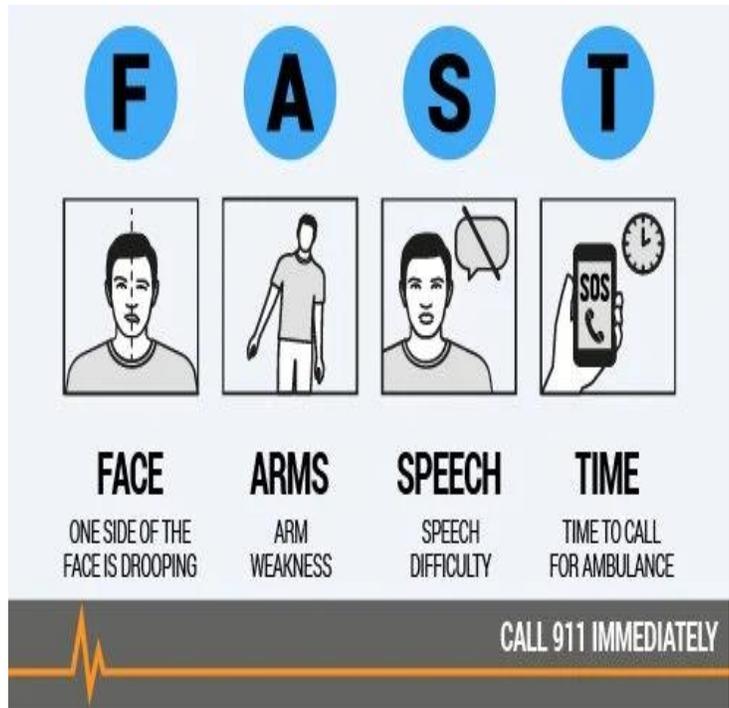
Hemorrhagic stroke often causes a sudden severe headache, like nothing you've experienced before. There may also be nausea and vomiting.

The acronym FAST is used to help people identify stroke quickly and take immediate action:

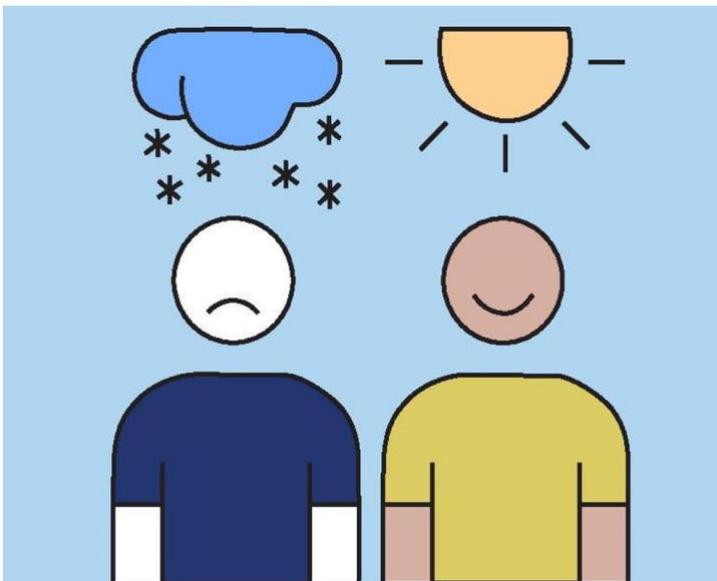
- **F**ace drooping,
- **A**rm weakness,
- **S**peech difficulty,
- **T**ime to call 911

Stroke risk factors that you can't control include:

- Age—risk doubles every 10 years after age 55,
- Ethnicity—risk is much higher for blacks than whites or Asians with family history of stroke,
- Gender—more common in women than men,
- Coronary artery disease,
- Atrial fibrillation, and
- Previous stroke.



Lifestyle is very important in preventing stroke. You've heard it before, and it's true. Don't smoke, eat a healthy diet, limit alcohol consumption, exercise, and control things like diabetes, cholesterol, and blood pressure.



### Seasonal Affective Disorder Is A Form of Depression

Seasonal affective disorder, or SAD, is a form of depression that returns year after year at the same time. The most common type peaks in winter, but it often starts in the fall as days get noticeably darker and shorter.

People who are full of energy and high spirits during the summer start to feel sleepy and sluggish. Many crave sweets and starches. They gain weight. Some become deeply sad and withdrawn and don't recover until spring.

Before the symptoms of SAD and milder forms of "winter blues" reach their peak is the best time for susceptible people to take steps to head off a more serious slump, experts say.

"As the days get shorter, and all you want to do is to pull the covers over your head, don't," says Norman Rosenthal, M.D., a clinical professor of psychiatry at Georgetown University School of Medicine. Staying engaged in the world, even when it means putting on snow boots, can help ward off winter sadness. Treatment also can include medication, talk therapy, and the very thing in decline—bright light.

Left untreated, SAD can be as serious as any other form of depression, Rosenthal says: "People can feel suicidal, people can lose jobs, and they can lose relationships." If you feel you are suffering from seasonal affective disorder, contact your physician.

### **Medicare and Durable Medical Equipment**

What happens if your doctor suggests that you use some kind of durable medical equipment...such as a walker? Will Medicare pay for this? And, if so, where can you get your walker?



For the answers we turned to our SJS Medicare expert, Lucille Bondi. And here's what Lou told us.

Filling a prescription for Durable Medical Equipment (DME) needs to be done at a Medicare-approved supplier that accepts assignment. What does this mean? It means that the supplier will charge the Medicare-approved amount and you will pay less out of pocket.

To find a supplier, you can call Medicare at 1-800-633-4227 (1-800-MEDICARE) or go online to [www.medicare.gov](http://www.medicare.gov). Online you will use the DME supplier search tool and find a supplier with a blue dollar (\$) sign next to it. These are the suppliers that accept assignment.

If you have an Advantage Plan, you have to follow the rules of your plan when "filling" your prescription. Always contact your plan to confirm their protocols. E



Examples of these rules often include:

- Getting approval before getting your DME,
- Using a supplier in your Plan's network (no coverage out of network), and
- Using the preferred brand (higher price for non-preferred brand).

And remember, Lou stresses, that not all Durable Medical Equipment is covered by your Medicare benefits.

For assistance in solving any aspect of the "Medicare Mystery," you can contact Lucille at 215-256-5954 or at [bondimedicaresolutions.com](http://bondimedicaresolutions.com). Consultations are free.

### **Nursing Home Neglect: Impact of Covid-19**

We asked nursing home negligence expert Churchill Huston, Esq. to point out situations that you can look for as you assess the care your loved one is receiving in a nursing home. Here are his thoughts on the important problem of Covid-19.

Huston emphasizes that the virus isn't the only danger. According to the Centers for Disease Control, 21% of nursing home staff remain unvaccinated against the Covid-19 virus. That's the case, in spite of 141,907 nursing home deaths nationwide.

As upsetting as those figures are, Huston says, it is just the tip of the iceberg. He cites a survey from the American Health Care Association and National center for Assisted Living that found that 94% of nursing homes reported staff shortages in the middle of last year and 73% of those facilities reported that the situation was somewhat or much worse than the previous year.

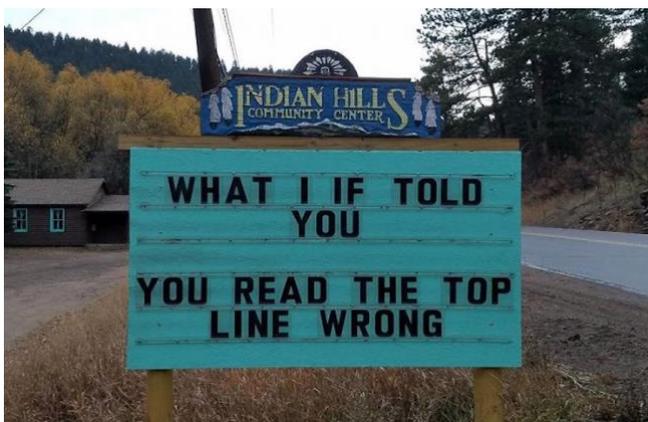


Because “higher staffing levels are related to higher quality of care,” Huston says that Covid “will impact the overall quality of care residents receive and will create a greater risk for falls, bedsores, malnutrition, and dehydration.”

So, he counsels, “keeping a close eye on your family members in nursing homes is more crucial than ever. With limitations on in-person visits, it is essential that you use all the tools at your disposal. Video calls have become the easiest way to actually see your loved one. And asking the nursing home staff for detailed information about the resident’s condition is essential. This can be achieved either with regular phone calls, by attending monthly care conferences, or requesting a special care conference, if there are issues about which you are concerned.

“In the age of Covid, your diligence and watchfulness has never been more important.” In the meantime, if you have questions about any aspect of nursing home neglect, you can reach Huston at (215) 845-5960 or at [chh@nursinghomeneglectpa.com](mailto:chh@nursinghomeneglectpa.com).

### Signs That Might Make You Stop & Think



### The People Who Make SJS Happen

Our contributors include (in alphabetical order) Daryl Albury, Karen Berg, Lucille Bondi, Lou Ciavolella, Courtney Colletti, Churchill Huston, Antoinette Maciolek, Barry Sparks, Phyllis Weber, and Jared Willmann.

### Contact Us

And remember that if you have story ideas, comments, or criticisms, you can e-mail us at [savvyjerseyseniors.com](mailto:savvyjerseyseniors.com).

