

# Senior GAZETTE

Fall 2013

by Carol Schmitkons, Director, Amherst Township Senior Service Office (ATSSO)

## Home-Delivered Meal Program

ATSSO provides home-delivered meals for those over 60 and disabled adults over 18, with a cost that is adjusted to your income. This nutritious, hot lunch program includes your choice of an entrée, soup & sandwich, or soup & salad. A “soup only” option is also available as a choice. If you would like to receive a home-delivered meal, please contact the Senior Service Office at **988-5894, ext. 102**.

## Medicare Corner

Open enrollment begins on **October 15<sup>th</sup>** and runs through **December 7<sup>th</sup>**.

During this time you can do comparison shopping for Part D plans and/or join or switch Medicare Advantage (MA) plans.

The annual disenrollment period for Advantage plans is **January 1<sup>st</sup>** through **February 14<sup>th</sup>**. During this time you may leave an MA and return to Original Medicare and also select a Part D plan if you wish. Coverage will begin the first of the month after you switch.

Each year Ohio Senior Health Insurance Information Program (OSHIIP) schedules “**Check-Up Days**” in every county to update Medicare recipients of changes coming for the next year.

This year’s Lorain County event will be held on:

**Thursday, November 14<sup>th</sup> at 10:30 AM**

This event will be held at the Lorain County Office on Aging, which is located at 320 N. Gateway Boulevard in Elyria.

**ATSSO OFFICE HOURS:**

**8:00 A.M. – NOON (M-F)**

**Phone: 988-5894 – Ext. 102**

Email: [amhersttwpseniors@oh.rr.com](mailto:amhersttwpseniors@oh.rr.com)

## Change to Homestead Exemption Law

Beginning in 2014, new applicants for the Homestead Exemption (those turning 65) will only be eligible if their total household income is less than \$30,000 (Ohio Adjusted Gross Income). For seniors currently eligible for the program there will be no change. The means test will apply to those turning 64 in 2013 and to those 64+ who were not receiving the exemption in 2013 (2014 for those living in manufactured/mobile homes).

To learn more about this change, go to [www.tax.ohio.gov](http://www.tax.ohio.gov). At the bottom of the home page click on the “FAQ’s” icon, then from the <Select Category> drop down menu select “Real Property Tax – Homestead Means Testing”.

## Choose Your Attitude

The single most important decision I make each day is my choice of attitude. Attitude keeps me going or cripples my progress. It fuels my fire or assaults my hope. When my attitude is right there’s no barrier too high, no valley too deep, no dream too extreme, no challenge too great for me.

--Charles Swindoll Strengthening Your Grip

## **Social Security Corner**

Social Security (S.S.) pays *disability benefits* to people who cannot work because they have a medical condition that is expected to last at least one year or result in death. To get disability benefits, you must meet 2 different earnings tests:

1. Recent work test based on age at time you became disabled, and
2. Duration test to show you worked long enough under SS.

You should apply for disability benefits as soon as you become disabled as it can take 3-5 months for application processing. The application can be completed online or at the local Social Security office.

Once your application is reviewed to see that you meet the basic requirements, it is sent to Ohio's Disability Determination Services office. This office's doctors and disability specialists ask your doctors for information about your condition and for information about your ability to do work-related activities. A five step process is used to decide disability:

1. Are you working? If you aren't working or your monthly earnings average is the current amount set by S.S. or less you go to step 2.
2. Is your medical condition "severe"? If the state agency determines your medical condition significantly limits your ability to do basic work activities, you go to step 3.
3. Is your medical condition on the List of Impairments? This list describes medical conditions so severe that they automatically mean you're disabled as defined by law. If your condition(s) are not on the list, the agency looks to see if your condition is as severe as a condition on the list. Conditions

meeting or equaling those on the list bring a decision of disability but if not the agency goes to step 4.

4. Can you do the work you did before? If the agency decides you are unable to do the work you did before you go to step 5.
5. Can you do any other type of work? The agency evaluates your medical condition, age, education, past work experience and skills you may have that could be used to do other work to make the final determination on your qualification for disability status.

Social Security pays only for total disability. They do not pay benefits for partial or short-term disability. For more information, read the publication titled "Disability Benefits", by visiting their website at:

[www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs)

### **Benefit Verification Letter**

You may need a Social Security benefit verification letter for a number of reasons. Perhaps you need proof of income for a loan or to verify your monthly income for housing, or state or local benefits. You may need proof of your current Medicare health insurance status. In some cases, a person may need proof of retirement status, disability status, or age. For any of these situations, a benefit verification letter will provide the proof you need. The fastest, easiest, most convenient way to get this letter is to go online at:

[www.socialsecurity.gov](http://www.socialsecurity.gov)

You must first create an account under "My Social Security". If you need assistance in obtaining this letter or creating an online account you can call ATSSO at **988-5894**.

## Tips for Beating Stress\*\*

- Take control of your schedule by prioritizing what needs to be done each day & ask others for help.
- Avoid negative “self-talk” and “what ifs.”
- Praise yourself for a job well done.
- Take a five-minute relaxation break to practice deep breathing, yoga or focused imagery.
- Accept that you may not be able to change certain situations.

## Two-Minute Relaxation\*\*

We all find ourselves in tense situations periodically. Here’s an easy way to calm yourself and return to realistic thinking.

Concentrate your thoughts on yourself and your breathing. Take a few deep breathes, exhaling slowly. Mentally scan your body. Notice areas that feel tense or cramped. Quickly loosen up these areas. Let go of as much tension as you can. Rotate your head in a smooth, circular motion once or twice. (Stop any movements that cause pain.) Roll your shoulders forward and backward several times. Let all your muscles completely relax. Recall a pleasant thought for a few seconds. Then take another deep breath and exhale slowly.

*\*\*These 3 articles were Adapted from the Cleveland Clinic Family Checkup.*

## Keeping an Older Adult Safe\*\*

**Target the concerns of the older adult.** Before a crisis occurs, talk about seniors’ hopes and fears, the benefits of various levels of care and plan visits to facilities providing them so you will know their preferences.

**Get outside help if needed.** If additional assistance is needed to keep an individual in their home, together or as a family help them develop an action plan by exploring with them available community options and the cost of services provided by various agencies.

**Put the paperwork in place.** Before memory and serious health issues arise, put advance directives in place, have a will made or updated, consider whether a trust might avoid future legal hassles for the family and have a durable power of attorney created.

**Rule out other possibilities.** Make sure an underlying physical condition or a mental or emotional issue isn’t causing the older person’s difficulties by consulting their primary care physician, a geriatric specialist, a social worker or an agency specializing in working with the elderly.

**See for yourself.** Do some detective work to determine how the person is living. Persons with memory or judgment problems may not be aware they’re having problems.

**Be aware of who is helping.** Make sure a kindly neighbor, a caregiver, a handyman or even a relative is not exploiting them in an effort to gain control of their money or other assets. If predators are actually being viewed as protectors, it may be necessary to contact Adult Protective Services.

**Do what’s right.** When an older person’s judgment is impaired, you may need to intervene with or without their blessing to ensure safety.



## 2013 Lorain County Flu Shot Locator



The Lorain County General Health District’s Seasonal Flu Shot Clinics for 2013 are scheduled for October 14<sup>th</sup> and 19<sup>th</sup>, and November 7<sup>th</sup>. For Amherst Township residents, the closest clinic will be held on **Saturday, October 14<sup>th</sup>, at Marion L. Steele High School from 2:00 pm to 6:00 pm.** For a complete list of details and other locations and times, please visit the Lorain County General Health District’s website at:

[www.loraincountyhealth.com](http://www.loraincountyhealth.com)

For your convenience, the Lorain County General Health District and Loraincounty.com have partnered to offer an interactive, easy-to-use Flu Shot Clinic Locator! Flu shots are available at many locations throughout the county. To find Flu Shot Clinics close to where you live, learn and play, visit the following website:

[www.LorainCountyFlu.com](http://www.LorainCountyFlu.com)