

# Senior GAZETTE

Winter 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. 101**.

“**Home Instead Senior Care**®” is offering a paid service for those senior citizens that may need extra help with the following:

1. Transportation
2. Pick up Prescriptions
3. Grocery Shopping and Meal Preparation
4. Help to secure a safe environment

The cost is \$85 for 4 hours of service plus mileage (not to exceed 30 miles). Please call them at **440-353-3080** for more information.

## OSHIP’s Purpose

The Ohio Senior Health Insurance Information Program (OSHIP) was set up as part of the Ohio Department of Insurance. Its purpose is to help seniors, those turning 65 or those going on Medicare due to disability, understand how to choose among the many Medicare options.

Director Chris Reeg says, “We always tell people it's about the three C's: convenience, coverage and cost.” For seniors, being able to get their prescriptions filled at a nearby pharmacy or through the mail can be an important convenience, so they should ask whether their preferred pharmacy is in a plan's network. Coverage refers to making sure the plan covers the medications the person is taking. Those two elements combined with the issue of how much the plan costs are used to determine if it's the right choice.

**ATSSO OFFICE HOURS:**

**8:00 A.M. – NOON (M-F)**

**Phone: 988-5894 – Ext. 101**

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

## **Health Insurance Marketplace: Open Enrollment**

The Health Insurance Marketplace is a new way to get coverage that meets your needs for those who are not covered by Medicare. Whether you're uninsured, you've been denied coverage in the past, or you just want to explore new options, the Marketplace will give you more choice and control over your health coverage. The 6-month open enrollment period runs from October 1, 2013 through March 31, 2014. Coverage starts as early as January 1, 2014. You can take the first step to getting health insurance by creating your Marketplace account. Questions? Call 1-800-318-2596, 24 hours a day, 7 days a week.

## Free “Options Counseling”

Lorain County Office of Aging offers “Options Counseling” to eligible older adults (60+ years) and their families to develop a long-term plan to help them stay in their home or to successfully transition from hospitals, rehab facilities, and other long/short term nursing facilities back into their homes. To learn more, call the Lorain County Office on Aging at 440-326-4800 and ask to speak with one of their “Options” Counselors.

## Tips for Avoiding Scams & Swindles

Financial scams targeting seniors have become so prevalent that they're now considered "The Crime of the 21st Century." Why? Because seniors are thought to have a significant amount of money sitting in their accounts. Financial scams also often go unreported or can be difficult to prosecute, so they're considered a "low-risk" crime. However, they're devastating to many older adults and can leave them in a very vulnerable position with little time to recoup their losses. It's not just wealthy seniors who are targeted. Low-income older adults are also at risk of financial abuse. And it's not always strangers who perpetrate these crimes. Over 90% of all reported elder abuse is committed by an older person's own family members, most often their adult children, followed by grandchildren, nieces and nephews, and others.

Here are some tips from the National Council on Aging that can help you steer clear of some scams and stay safe:

### Health Insurance Fraud

- Never sign blank insurance claim forms.
- Never give blanket permission to a medical provider to bill for services rendered. Know if your physician ordered equipment for you.
- Ask your medical providers what they will charge and what you will be expected to pay out-of-pocket.
- Carefully review your insurer's explanation of the benefits statement. Call your insurer and provider if you have questions.
- Give your insurance/Medicare identification only to those who have provided you with medical services.
- Keep accurate records of all health care appointments.

### Counterfeit Prescription Drugs

Most commonly, counterfeit drug scams operate on the Internet. The danger is that besides paying money for supposedly better-priced specialized medications, victims may purchase unsafe substances.

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## Prevent Falls

To help you prevent falls this winter, Ohio's new falls prevention initiative, "STEADY U Ohio", offers the following tips:

- Bundle up to stay warm but make sure you can see in all directions and move easily and freely. Wear sturdy shoes or boots with treads, even if you're just going out to get the newspaper.
- Do some light stretching before you venture out; it will make you physically more able to prevent a fall.
- Carry a small bag of salt, sand or kitty litter in your pocket or purse to sprinkle in front of you for traction on icy paths.
- If you can, avoid walking on surfaces that may be icy. If you can't, slow down, shorten your stride, and walk with your feet pointed out slightly and knees gently bent to improve traction and balance.
- Snow can hide curbs and uneven surfaces. If you can't see where your foot will land, find another way.
- Replace worn rubber tips on canes, walkers and crutches. Ask a mobility equipment dealer about winter canes or cleats you can add to existing equipment.
- Dry off shoes, canes, crutches and walkers as soon as you get indoors. Wet shoes on dry surfaces are just as dangerous as dry shoes on wet surfaces.
- If you are going out alone, carry a cell phone; know who you will call if you fall, and make sure that person knows what to do if you call.
- Carry a cleaning cloth and stop immediately to clean your glasses if they fog up going from outdoors to indoors.
- Ask your post office, newspaper and garbage collector about service options that might make it safer for you when conditions are bad.