



Timely Resources

October 18, 2023



Our Deepest Sympathy

I am so sorry to share the news that Cat McConnell, Executive Director of West Virginia Senior Legal Aid, died on October 15. We have lost a beautiful soul, good friend, and trusted colleague. Older West Virginians have lost a strong, supportive advocate. Our sympathy to Cat’s love “Pappy”, her daughter, grandson, family, friends, and all whose lives she touched. She made the world a better place. Peace..... [Smith Funeral Home](#), Morgantown WV

Medicare Annual Open Enrollment is Happening Now

The [Annual Open Enrollment](#) is here, running from October 15 through December 7, 2023. Coverage will begin on January 1, 2024. You have probably received your current (2023) Part D product’s Annual Notice of Coverage for the coming year. Review it. If you are satisfied with your coverage, you will not need to make changes or do anything. If you want to change your Part D provider, do so before midnight December 7. You can check prescription coverage on the [Medicare Compare website](#) to see if your coverage is better with another product. Beneficiaries have the option of making certain changes in their plans during this time so they need to be aware of their health status, their current plan’s coverage and upcoming changes (including cost), and what is best for their individual needs.

Paying for Your Medications

Medicare Part D helps with drug costs for those with Medicare Supplements. Medicare Advantage Plans have prescription drug coverage built in to their plans. There are also employer insurance plans that offer coverage. Pharmaceutical companies offer patient assistance programs that offer free or significant discounts for those who qualify. There are also prescription drug discount programs such as Good Rx, [Visory Health](#), [Optum Perks](#), [Blink Health](#), [Needy Meds](#), [Single Care](#), and [Well Rx](#). (Google “drug discount cards” for more options.) Many discount drug cards can be used by those who have no insurance as well as those who have prescription coverage including Medicare Part D products. Compare drug discount cards at [caring.com](#).

Need Help with Medicare Questions?*

State Health Insurance Information Program counselors receive training on Medicare and are available to help beneficiaries with Medicare questions, prescription drug products, and issues related to those who have dual eligibility (Medicare and Medicaid). All states have [State Health Insurance Information Programs](#).

October is Breast Cancer Awareness Month

Breast cancer is the 2nd most prevalent cancer among women. (Some skin cancers are more common.) Black women die from breast cancer at a higher rate than white women. Men develop breast cancer as well. Everyone (women AND men) – check your breasts monthly. Schedule routine mammograms. (Call now to get your mammogram on your calendar!) Consult your primary care provider immediately if you feel anything that doesn’t seem right. Learn about the [symptoms](#) and learn more about breast health at the [Centers for Disease Control & Prevention](#). [Medicare](#) covers mammograms as do other insurances. Check with your insurer for regulations regarding referrals and scheduling.

Need Help Paying for a Mammogram?*

The Centers for Disease Control and Prevention offers the National Breast and Early Cervical Detection Program which provides screening for those who qualify. There are Breast and Cervical Cancer



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Screening Programs across the United States. If you're afraid of the test, talk to your health care provider. Find out what can help with the anxiety. Early detection can save your life.

How is Your Hearing?

Did you know that there is something called "ototoxicity" which is medication-related hearing loss? There are several drugs that can cause hearing loss including (but not limited to) some chemotherapy drugs, some antibiotics, and some loop diuretics. Risks are increased when several ototoxic medications are used concurrently. Read more about [Medication-related Hearing Loss](#) in the August 2023 issue of Today's Geriatric Medicine.

And Speaking of Hearing Loss

An [article from Cleveland Clinic](#) reports that hearing loss is the third most common chronic condition in older adults with "up to 8% of dementia cases related in some way to hearing loss". Hearing loss leads to isolation (also associated with the risk of dementia) and loneliness (which is associated with anxiety, depression, and suicide). Read more about the [effects of hearing loss](#) on our mental health and our physical health.

Medicare and Hearing Services Coverage*

[Medicare Part B](#) will cover basic hearing and balance exams if determined to be necessary by your doctor but Medicare does NOT cover the cost of hearing aids. If you have a Medicare Advantage plan, there may be added benefits for hearing aid coverage that are not offered with Original Medicare and Medicare Supplements. AARP's article "[Does Medicare Cover Hearing Aids?](#)" offers more details. The Food & Drug Administration approved over-the-counter hearing aids in 2022 giving consumers less expensive options for mild to moderate hearing loss.

What's Your Score?

October 19th is National Get Smart About Credit Day. Our credit score is an important part of our financial life determining if we can get credit and how much credit we can get. What affects our credit score? What happens if we file for bankruptcy? You can obtain your credit score so you know where you stand. Find out how you can [check your credit score](#) at no charge.

Self-Care*

We all need to be aware of our stress levels and how to practice self-care. A little stress can be motivational while too much stress can render us immobile, unable to do even the smallest task. What helps you decompress? What gives you that "moment away from it all"? The Ohio County Senior Center recently sponsored a program on photography with presenter Daniel Caron. Daniel does beautiful photography and shared tips that all of us were able to follow. What activities give you a much needed reboot? Connect with those things and enjoy the moment. Take care of YOU.



Cape Hatteras, North Carolina

Photos: Ann Koegler





Up & Coming

>Daylight Savings Time Ends

Set your clocks back on the first Sunday in November at 2:00 a.m. Or before you go to bed.

>”Awareness Wednesdays”

Faith in Action Caregivers in conjunction with community collaborators will be offering programs to increase community awareness of issues such as legal planning, downsizing, and hospice & palliative care. The free programs will be on the third Wednesday of the month starting at 1:00 pm and will be held at the Faith in Action offices at 2350 Main Street, Wheeling. Find the schedule of programs on the [FIAC website](#).

October 2023

>National Boss’s Day October 16, 2023

Best wishes to my boss George Dakovic. Thank you for the opportunity to serve Altenheim and our community and for all the years of support. I appreciate you!

>Job Fair October 26, 2023

Family Service Upper Ohio Valley (Ohio County Senior Center) will offer a Job Fair on October 26, 2023 from 10am – 2pm. Contact Paula Calvert at 304 233-2350 ext 105 for details.

Local Adult Services Coalitions

Adult Services Coalitions offer networking and educational opportunities for professionals who serve older adults. Meeting dates, times, and contacts are listed below.

OHIO

Belmont County: 1st Thursday at 11am at Senior Services of Belmont County, 67650 Oakview Drive, St Clairsville OH akoegler1995@gmail.com

Guernsey County: 3rd Wednesday at 3pm Stacey.clark-frame@altercareonline.net

Jefferson County: 3rd Thursday at 3pm at Prime Time starr.decariarx@gmail.com

Harrison County: 4th Wednesday at 3pm at Cadiz Senior Center tblanchard@iccare.com

WEST VIRGINIA:

Hancock County: 3rd Wednesday at 2:00pm at Hancock County Senior Center starr.decariarx@gmail.com or alivingston@change.org

Brooke County: 2nd Monday at 2pm at the Brooke County Senior Center Eric Fithyan chambersandjames@gmail.com

Ohio County Adult Services Coalition: 3rd Tuesday at 1:00 at Vance Memorial Church tblanchard@iccare.com

Senior Partnership of Ohio / Marshall Counties (formerly Ohio/Marshall County Coalition): 1st Monday at 11am via Zoom pcalvert@fsuov.com

Marshall County Senior Coalition: 2nd Weds at 2:30pm at Marshall County Senior Center corris@valleyhospice.org

Vaccinations, Boosters, Flu Shots

According to information provided by Savvy Senior, there are vaccinations that older adults need to consider. Three senior-specific flu shot options, the RSV vaccines help protect older and immunocompromised adults from respiratory illness, and the updated Covid booster. Vaccinations are covered by Medicare for those who have prescription coverage.

- The CDC offers [information on vaccinations](#) which are appropriate to age and health conditions. The general recommendation from the CDC is to get the flu vaccination by the end of October.



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- Covid vaccinations, boosters, annual flu shots, RSV vaccinations, shingles vaccines, and TDAP (tetanus) vaccinations are available at most pharmacies.
- Vaccinations including the shingles vaccine are now covered by Medicare *for those with prescription coverage*. Check with your physician for any contraindications.

Timely Resources for Readers

More info for Readers - If you see an asterisk (*) by an article heading, there is additional information in the *Timely Resources for Readers* section of the newsletter.

*Need Help with Medicare Questions

Local SHIP counselors & other assistance:

- In the WV area, Elizabeth Blake at Information Helpline can assist consumers. You can reach Ms. Blake at 304 233-6300 or 304 215-6528.
- Belmont County region consumers can contact Ohio Hills Health Services at 740 425-5087 for OSHIP assistance.
- There are also companies/representatives who will assist consumers with their questions.

*Need Help Paying for a Mammogram?

Find out if you qualify and find a program that serves your area at the [CDC website](#).

*Medicare and Hearing

Other payment sources may be available to help with the cost of hearing aids.

- A The [Veterans Administration](#) may be able to help with hearing aids and supplies.
- A [WV Centers for Excellence in Disabilities](#) offers a resource guide for services and assistance
- A The [Hearing Aid Project](#) offers national and state resources
- A Check with your audiologist about other resources

Learn more about over-the-counter hearing aids.

- Consumer Reports offers [A Complete Guide to Over-the-Counter Hearing Aids](#)
- The [National Council on Aging](#) rates over-the-counter hearing assistance devices.

*Self-Care

We all have times when we are depleted. It may be work, family, friends, or caregiving or a combination of things. We need just a moment or two to decompress. But - Do you feel like you're being selfish if you pay attention to YOUR needs? We can't live our best life if we don't take care of ourselves. Whether this involves our physical, psycho-emotional, or spiritual needs, we need to be aware of the importance of "recharging our batteries". Self-care involves many areas of our lives such as nutrition, sleep, awareness, cognition, and relationships – to name but a few areas.

- A Healthline offers "[How to Make a Self-Care Checklist That Actually Works for You](#)"
- A Read an [article on Weelunk](#) featuring Daniel Caron.
- A [The Self-Care Wheel](#) is a good tool to determine how you can help yourself. (It's not just for women! Google 'self-care wheel' for other sites that explain the wheel and how to use it.)



Altenheim Retirement Community

Founded 1891

Our cottages are situated adjacent to our Main House at 1387 National Road, Wheeling

Conveniently located close to medical care, churches, shopping, restaurants, recreation

Offering 8 independent cottages for those who are 65 and older

Two bedroom, two bath, living room, kitchen room, dining room

Stove, refrigerator, dishwasher, microwave, washer and dryer are included

Lawn care, snow removal, general maintenance, general repairs included in monthly rent

Utilities are not included

Pets considered ~ call for our pet policy

We are accepting applications!

Contact George A. Dakovic, Executive Director at gam.dakovic@gmail.com or 304 281-8797



Altenheim Resource Services

Altenheim Resource Services, a division of Altenheim Retirement Community for over 25 years

Empowering older adults, caregivers, & advocates with information on aging, services and resources

Free & confidential information and no geographic limitations

Let us be YOUR GATEWAY TO CARE FOR OLDER ADULTS!

Ann Koegler, M.A., L.S.W., Resource Services Coordinator Akoegler1995@gmail.com

<https://www.altenheimcommunity.com>

Information on Altenheim, Resource Services, calendar of events, blog, and a photo gallery

Contact us at 304 280-8701 with questions about resources and issues concerning older adults and caregiving.

