



# Resourceful Thinking

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## BEWARE! MORE SCAMS; SUPPORT GROUPS

### HEY! GUESS WHAT? ~ MORE SCAMS

Here are some more scams to be on guard against!

#### **WORSHIPER SCAM**

We're seeing a new spin on gift card scams with scammers pretending to be a minister, priest, rabbi, imam or bishop. They are asking for gift card contributions for a worthy cause. These scams are coming from email, texts and by phone. The bogus email often includes some red flags: misspelled pastor's name, the email address is different than the one the church normally uses, and/or the server is different. The imposter asks you to buy a gift card (such as Amazon, iTunes, or Google Play), then asks for the gift card number and the PIN on the back. If you have paid a scammer with a gift card, report it as soon as possible. Call the card company and tell them that the card was used in a scam. Then, contact the Federal Trade Commission at <http://www.ftc.gov>.

#### **MEDICARE & DNA KITS**

Another recent scam is that callers claiming to be from Medicare are asking people for their personal information (Medicare number, Social Security number and other personal information) in exchange for DNA testing kits. Medicare does NOT market DNA testing kits. Don't fall for this one either.

There are numerous scams out there. You may have read about several in Resourceful Thinking. You can learn about more of them on the FTC website.

Consumers need to be aware and vigilant. Stay informed. Pay attention and exercise caution. More people are falling prey to these scammers and the scammers are getting more aggressive and argumentative. They want access to information, and will

use threats and intimidation. Don't fall for it. Be a wise consumer!

Other resources are Consumer Reports, your state's attorney general's office website, and AARP's website.

If you have been scammed, call your state's attorney general, the Federal Trade Commission, the police, and/or the FBI.

#### **SUSPENDED SOCIAL SECURITY NUMBER**

Another one that continues to make the rounds is the telephone message that says "your Social Security number has been suspended due to illegal activity". We recently received this call which started out with "Hello. This is Officer Ryan Smith of the Social Security Department". (Yes, the voice – which sounded automated – said Social Security DEPARTMENT.)

If you have doubts about the security of your Social Security number, get in touch with Social Security at 1 800 772-1213.

For scam calls In general, do NOT answer the phone if you don't recognize the number. If a message is left on your voice mail, do not call back. Do not engage the caller if you do answer the phone – just hang up.

These scammers are resourceful, and without integrity. They will probably become increasingly belligerent if you do talk to them. Be proactive and protect yourself!

[Source: [www.ftc.gov](http://www.ftc.gov)]

### TELEPHONE AND ON-LINE SUPPORT GROUPS

There are support groups that meet giving people an opportunity for a face-to-face experience with others who are going through similar circumstances. Perhaps you

can't get out to attend a support group. If that's the case, there are telephone and on-line support groups.

A few telephone groups are offered by The Alzheimer's Foundation of America. They will also offer a group on stress management. To register for a caregiver support group, please contact AFA's National Toll-Free Helpline at 866-232-8484 and speak with one of the licensed social workers. You can check out the webinars and groups that the AFA offers at: [www.alzfdn.org](http://www.alzfdn.org).

The Family Caregiver Alliance offers on-line support groups for caregivers. You can get more information at <https://www.caregiver.org/support-groups>.

Another resource is Facebook users. There are many options for support on social media. Do a search to see what best fits your needs.

#### COACHING INTO CARE: VA PROGRAM

*Coaching into Care* is a national telephone service of the Veterans Administration which aims to educate, support, and empower family members and friends who are seeking care or services for a Veteran. The goal is to help Veterans, their family members, and other loved ones find the appropriate services at their local VA facilities and/or in their community. They also provide coaching to family and friends of Veterans who see that a Veteran in their life may be having difficulty adjusting to civilian life. Coaching is provided by licensed psychologists or social workers, free-of-charge. Coaching involves helping callers figure out how to motivate the Veteran to seek treatment. The group can help you get information about mental health, services at the VA and tips on how to begin the conversation about treatment with a loved one who is a Veteran. Contact the program by calling 1 888 823-7458 or email [coachingintocare@va.gov](mailto:coachingintocare@va.gov).

#### MEDICARE OPEN ENROLLMENT COMING

*Medicare Open Enrollment* will be held from October 15 to December 7.

There are several things you can do during this time.

You can:

\*Change from Original Medicare to a Medicare Advantage Plan.

\*Change from a Medicare Advantage Plan back to Original Medicare.

\*Switch from one Medicare Advantage Plan to another Medicare Advantage Plan.

\*Switch from a Medicare Advantage Plan that doesn't offer drug coverage to a Medicare Advantage Plan that offers drug coverage.

\*Switch from a Medicare Advantage Plan that offers drug coverage to a Medicare Advantage Plan that doesn't offer drug coverage.

\*Join a Medicare Prescription Drug Plan.

\*Switch from one Medicare drug plan to another Medicare drug plan.

\*Drop your Medicare prescription drug coverage completely.

There is also *Medicare Advantage Open Enrollment* which runs from January 1 to March 31.

What is a Medicare Advantage Plan?

This is a type of Medicare health plan offered by a private company that contracts with Medicare. Medicare Advantage Plans provide all of your Part A and Part B benefits. Medicare Advantage Plans include:

\*Health Maintenance Organizations

\*Preferred Provider Organizations

\*Private Fee-for-Service Plans

\*Special Needs Plans

\*Medicare Medical Savings Account Plans

If you're enrolled in a Medicare Advantage Plan:

\*Most Medicare services are covered through the plan

\*Medicare services aren't paid for by Original Medicare

\*Most Medicare Advantage Plans offer prescription drug coverage.

There are several things you can do during the Medicare Advantage Open Enrollment.

You can:

\*If you're in a Medicare Advantage Plan (with or without drug coverage), you can switch to another Medicare Advantage Plan (with or without drug coverage).

\*You can disenroll from your Medicare Advantage Plan and return to Original Medicare. If you choose to do so, you'll be able to join a Medicare Prescription Drug Plan.

\*If you enrolled in a Medicare Advantage Plan during your Initial Enrollment Period, you can change to another Medicare Advantage Plan (with or without drug coverage) or go back to Original Medicare

(with or without drug coverage) within the first 3 months you have Medicare.

What can't I do?

\*Switch from Original Medicare to a Medicare Advantage Plan.

\*Join a Medicare Prescription Drug Plan if you're in Original Medicare.

\*Switch from one Medicare Prescription Drug Plan to another if you're in Original Medicare.

General information:

Be sure to check your Annual Notice of Change. Each year, most Medicare beneficiaries should receive their Annual Notice of Change (ANOC) and Evidence of Coverage (EOC) from their existing Medicare Advantage and/or Medicare Part D plan providers by Sept. 30. CMS makes information available to the public on Medicare.gov in October.

This is the time to assess your personal needs. You need to choose the options that are best for you. What are your health needs? Has your health changed? What prescriptions do you take? Do you have new medications or have medications been discontinued? Where are your doctors?

You can explore Part D (prescription drug coverage) products at <https://www.medicare.gov/find-a-plan/questions/home.aspx> and do a comparison based on your specific medications to see what plan(s) best fit your needs.

Confused? Help is available! You can contact your State Health Insurance Assistance Program (or SHIP). Those in West Virginia can contact the state SHIP office at (877) 987-4463. Those in Ohio can contact the OSHIIP office at 1-800-686-1578. If you are in another area, contact us and we will help locate your SHIP office.

[Source: [www.medicare.gov](http://www.medicare.gov)]

### J.T. HUNTER HONORED

Many of you know J.T. Hunter who is the Physician Liaison with the WV Alzheimer's Association in Charleston WV. J.T. was our most recent Longest Day presenter in June 2019, and he has also presented at our area Alzheimer's University programs.

J.T. was recently honored with the 2019 Governor's Service Award. The awards are coordinated by Volunteer West Virginia and

the state's Commission for National and Community Service to recognize outstanding individuals, families and organizations which exemplify outstanding dedication to volunteerism and community service in West Virginia. Congratulations, J.T.!! You are so deserving, and we are so proud of you!

### WELLNESS CLASSES & RETREATS

Several classes and retreats will be offered by MC Wellness Coaching, Wholesome Halo, and Altenheim Resource & Referral Services, and will be held at Mt St Joseph Retreat Center, Wheeling.

October 21, 2019 – Managing the Holidays: Self Care during the Craziiness Fee: \$20.00 Contact Marty Cornett at 708 738-9902 for more information.

Classes and retreats will continue through 2020. Contact me for a complete schedule!

### ADULT SERVICES COALITIONS

There are numerous opportunities for professionals to meet, network and learn about area services and programs. Group meetings are held in Belmont County, Jefferson County, Guernsey County and Columbiana County in Ohio and in Marshall County, Ohio County, and Hancock/Brooke County in West Virginia. Contact me for information.

### RESOURCEFUL THINKING

Please contact me at 304 243-0996 or email me at [akoegler1995@gmail.com](mailto:akoegler1995@gmail.com) for any needed changes. You can also access the newsletter on our website.

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Let us be Your Gateway to Care for Older Adults!  
Professional assistance for those seeking options for senior care

Altenheim Resource & Referral Services  
1387 National Road \*\* Wheeling WV 26003  
304 243-0996  
[Akoegler1995@gmail.com](mailto:Akoegler1995@gmail.com)  
[www.altenheimcommunity.com](http://www.altenheimcommunity.com)

Monday – Friday  
8am – 4pm

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