



# Resourceful Thinking

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## BLACK HISTORY MONTH; AMERICAN HEART MONTH

### FEBRUARY: BLACK HISTORY MONTH OBSERVED

Black History Month can be traced back to September of 1915. In that year, historian Carter G. Woodson and minister Jesse E. Moorland founded the Association for the Study of Negro Life and History – also known as the ASNLH. This organization was dedicated to researching and promoting the achievements of not only black Americans but all prominent people of African descent. This group would go on to sponsor a National Negro History Week in 1926. The month of February was chosen because the birthdays of both Abraham Lincoln and Frederick Douglass are in that month. After learning of this week dedicated to the achievements of black Americans, many communities around the country began to organize local celebrations.

Although it didn't immediately catch on, over the years many different cities all across the country began to recognize Negro History Week. This continued all the way into the late 1960s when Negro History Week was transformed by the Civil Rights Movement into Black History Month. However, it wasn't until 1976 that Black History Month would be officially recognized by the federal government. Ever since then, every American president has designated the month of February as Black History Month.  
[Source: [www.holidayscalendar.com](http://www.holidayscalendar.com)]

### FEBRUARY: AMERICAN HEART MONTH

Heart disease is the leading cause of death for both men and women. You can make healthy changes to lower your risk of developing heart disease. Controlling and preventing risk factors is also important for people who already have heart disease.

### To lower your risk:

- \*Watch your weight.
- \*Quit smoking and stay away from secondhand smoke.
- \*Control your cholesterol and blood pressure.
- \*If you drink alcohol, drink only in moderation.
- \*Get active and eat healthy

### Did you know:

- \*Cardiovascular disease, listed as the underlying cause of death, accounts about 1 of every 3 deaths in the US.
  - \*About 2,300 Americans die of cardiovascular disease each day, an average of 1 death every 38 seconds.
- [Source: [www.heart.org](http://www.heart.org)]

### MARCH: NATIONAL SOCIAL WORK MONTH

During Social Work Month 2019, NASW will launch the "Elevate Social Work" Campaign that will educate the public about the contributions social workers have made to our society and why the profession is so vital to our nation. Celebrated each March, National Professional Social Work Month is an opportunity for social workers across the country to turn the spotlight on the profession.

Our nation's more than 680,000 social workers have amazing tenacity and talent. They confront some of the most challenging issues facing individuals, families, communities and society and forge solutions that help people reach their full potential and make our nation a better place to live. We celebrate the contributions of social workers during National Social Work Month in March. Thank you to all of my colleagues that work tirelessly to advocate and empower those who need support and assistance!

## WORKSHOPS BEING PLANNED

Our workshop committee is busy planning the 2019 workshops for professionals. We will offer “Spirituality and Aging” in May, an Ethics workshop in summer (with a date to be determined), Medication Education in September, Modern Workplace Practices in October, and a Veterans program in November. Keep an eye out for the details as they are finalized! Information will be available through email, on our website and in future newsletters.

\*\*\*Bethany College will not be offering their Fall Symposium and WVU will not be offering Summer Institute on Aging this year. We will be holding additional workshops with CE credit so keep an eye out. We hope to have a Save the Date flier soon!

## TIPS FOR TAKING CARE OF YOURSELF

We need to be our own best health care advocate. How often have you heard that? Our health care system has gotten more complicated and physicians have gotten much busier. We can no longer depend on our primary care physician (the doctor we used to call our ‘general practitioner’) to offer the comprehensive and coordinated health care that doctors offered not so many years ago. It is our responsibility to be informed, to keep records, to ask questions, and to partner with our doctors for our health and wellness.

Here are some tips that will hopefully inform you about wellness and give you talking points for your physician visits.

\*Know your numbers. Cholesterol, blood pressure, blood sugar / A1C, weight and waste-to-height ratios.

\*Schedule your screenings: Colonoscopy, mammogram, prostate screen, skin cancer, and Hepatitis C.

\*Be aware of your body. How is your skin? Check for irregular skin patches. Have your eyes gotten yellow? Check with your physician. Be aware of what is normal for you.

\*Schedule physician visits as needed and as dictated by your health issues.

\*Get adequate sleep but not too much.

\*Exercise (with your doctor’s approval).

\*Watch your diet. Certain foods can cause inflammation. Watch sugar, refined flour, fried foods, artificial sweeteners, and Omega-6 fatty acids.

\*Wash your hands.

\*Watch your stress levels. Stress can lead to many health problems.

\*Value relationships. Stay connected.

\*Stay mentally active: read, do puzzles, learn a second language, and/or take a class.

There are many other things you can do to be proactive with your health! Take care of yourself for a (hopefully) longer and healthier life!

[Source: AARP Bulletin, January/February 2019]

## THE NEW MEDICARE ADVANTAGE OPEN ENROLLMENT PERIOD ENDS MARCH 31

Most seniors and caregivers are aware of the annual Medicare Open Enrollment Period that runs from October 15 until December 7, but there is another time when changes can be made to coverage.

Starting in 2019, Medicare beneficiaries can utilize the Medicare Advantage Open Enrollment Period (MAOEP) that runs from January 1 through March 31 each year. This replaces the old Medicare Advantage Disenrollment Period (January 1–February 14).

During the new MAOEP, beneficiaries enrolled in Medicare Advantage Plans (also known as Part C) can cancel their coverage if they find it does not fit their needs. Those who elect to do so can switch to another Advantage Plan or revert back to “Original Medicare.” Original Medicare consists of Parts A and B, which are offered directly through CMS rather than a private insurance company. Beneficiaries who choose to revert to Original Medicare also have the option to enroll in a stand-alone Prescription Drug Plan (Part D).

However, beneficiaries cannot switch from Original Medicare to an Advantage Plan. Furthermore, those who are already on Original Medicare may not join a Part D Plan or switch to a different Part D Plan during this period.

If you or someone you know is considering taking advantage of the new Medicare Advantage Open Enrollment Period, take care to avoid gaps in coverage. Consider the following important pieces of advice before acting:

\*Know the gaps in Original Medicare. Like Medicare Advantage Plans, Original Medicare has deductibles and coinsurance. But, unlike Advantage Plans, Original Medicare doesn’t have a cap on annual out-of-pocket costs if you get sick or injured. In

2019, the most common maximum out-of-pocket limits for Medicare Advantage Plans are \$6,700 and \$3,400 for covered medical services, which can be a real asset for some beneficiaries. Some plans have even lower caps. It's also important to remember that Original Medicare does not cover the cost of prescription drugs.

\*Know your priorities for coverage. Make a checklist of benefits they want to keep before dropping or switching an Advantage Plan. For example, be sure your current doctor(s) will still see you if you change to Original Medicare or another Advantage Plan. If you take any prescription drugs, be sure to research your options and costs for drug coverage.

\*Consider a Medicare Supplement. If you're planning to switch to Original Medicare, you may want to consider bolstering your coverage with a Medicare Supplement policy (also known as Medigap). Most states offer 10 different Medigap Plans denoted by letters A through N. Each lettered plan must provide the exact same minimum level of supplemental coverage, so Plan F from one company must legally provide the same basic coverage as Plan F from another insurer. You can search for Medigap policies offered in your state on Medicare.gov. However, keep in mind that after your Medigap Open Enrollment Period (the six-month period after you enroll in Part B) ends, Medicare Supplement Plans are medically underwritten, which means some people may not qualify or costs may be prohibitive.

\*Don't lose additional benefits. Some Advantage Plans provide routine dental, vision and hearing coverage, which Original Medicare does not. Medicare Supplement Plans do not typically cover these services either. So, if you drop your Advantage Plan during the new MAOEP, you may need to purchase stand-alone coverage for vision and dental care.

\*While this new Open Enrollment Period may seem like an easy opportunity to make changes to Medicare coverage, the decision is actually very complicated and requires thorough research. Carefully comparing the extent of coverage and costs of each option will help ensure you do not run into any costly surprises down the road.

If you need assistance weighing coverage options for yourself or an aging loved one, contact your State Health Insurance Assistance Program (SHIP) for free one-on-one insurance counseling. For information on a SHIP program or SHIP counselor near

you, call **Altenheim Resource & Referral Services at 304 243-0996.**

[Source: [www.agingcare.com](http://www.agingcare.com)]

### CARE FUNERAL HOMES

Altmeyer Funeral Homes announced that the Beck-Altmeyer Funeral Home in St Clairsville became a Care Funeral & Cremation Specialists – St Clairsville Chapel effective January 1, 2019. Skip Bauknecht, Vice President & General Manager, states “We still have the same great owners & professional staff to serve the families of the greater St Clairsville area.” Care offers less expensive final arrangements. For more information on Care Funeral's services, prices and pre-arrangement options, call 740 695-0475.

### SAVE THE DATE!

*Belmont County Adult Services Coalition's  
Older Adult Expo*

May 7, 2019

Ohio Valley Mall

Contact Ann Koegler at 304 243-0996 for information or to be put on our contact list. Registration forms and information will be available in late-February.

### RESOURCEFUL THINKING

If you would need any changes made, please contact me at 304 243-0996 or email me at [akoegler1995@gmail.com](mailto:akoegler1995@gmail.com). You can also access our newsletter on our website.

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Let us be

Your Gateway to Care for Older Adults!

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