



# Resourceful Thinking

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## HONORING OUR VETERANS – THANK YOU FOR YOUR SERVICE! HEALTH & MEDICARE SCAMS; PREPARING FOR THE HOLIDAYS

### WV ATTORNEY GENERAL WARNS OF HEALTH SCAMS

I have been focusing on articles on scams for several months. The frequency of the contacts is increasing, and the scammers are getting more aggressive. According to AARP, older adults lose billions of dollars annually to scams. The Federal Trade Commission recently issued a report “Protecting Older Consumers 2018-2019” that delineates fraudulent activities and the demographics. You can access that report at <https://www.ftc.gov>.

Meanwhile, here are two scams discussed on WV AG Patrick Morrissey’s website. Please be cautious. Do not fall prey to these scams (or any others)!

#### Health Insurance Scam

With the way healthcare has changed over the past decade it has become confusing. Criminals are taking advantage of the confusion. There are a few things to watch out for when someone contacts you in regard to your health insurance.

Some criminals may attempt to contact you by phone or mail posing as your health insurance provider. Others may request payment for a doctor visit or offer a “deal” on unnecessary medical equipment. It is important to not panic or be pressured by these calls. Always verify the credentials of whoever you are talking to on the phone and any paperwork you receive in the mail. Remember that you can always hang up and call the number on your policy paperwork if you feel uncomfortable.

#### Do’s

\*Keep records of all doctor appointments, how much they charge for services, and when you made payments.

\*Only sign or fill in sensitive personal information on insurance forms with your insurance agent present.

\*Always verify discounts and deals with your insurance provider before making a purchase.

#### Don’t

\*Do not believe that medical services or medical equipment is free without checking with your provider.

\*Do not share your policy identification or any other sensitive personal information with anyone except your doctor’s office.

\*Do not sign anything that is suspicious or makes you feel uncomfortable without contacting your insurer for more information.

#### Medicare Scam

The number of Medicare beneficiaries in the United States grows every day. With those growing numbers, Medicare scams are on the rise. There are a few different techniques that scammers use in order to gain the victims’ sensitive personal information.

The most common ways that these criminals try to trick their victims include the new card scheme. This involves criminals posing as representatives notifying Medicare patients they are issuing new cards. In order to get the new card, they will request that the victims provide identifying information such as social security information, Medicare policy or card number, and banking account numbers. Scammers will also claim the victim is entitled to money back due to changes by Medicare or private insurers. This refund scam can leave any beneficiary exposed. Scammers will often pose as a doctor’s office, hospital, state or local health

agency or even a phony agency. They use a spoofing technique to change the caller ID screen. These posers offer complimentary checkups used as a way to get personal information. Never trust a caller ID. If you are unsure if a call is real, please hang up and check with Medicare or your supplemental insurance provider.

#### Do's

\*Initiate contact to your insurer using the contact information on your insurance sheets if you have any suspicions or concerns about your insurance or benefits.

\*Keep detailed records of all medical related costs that are billed to your insurance.

\*Verify any deals or claims about refunds with Medicare before giving out any personal information.

#### Don't

\*Do not ever share any of your personal information or Medicare policy information when you feel a situation seems suspicious.

\*Do not trust that just because your caller ID registers that you are receiving a call from a family member that it is legitimate.

\*Scammers can "spoof" your loved one's numbers to trick you into believing the call is from a valid number.

\*Do not verify personal information to someone over the phone, including your Medicare card number and policy information.

[Source: Used with permission: WV Attorney General  
<https://ago.wv.gov/consumerprotection/Pages/Senior-Protection.aspx#Health>; AARP,  
<https://www.aarp.org/money/scams-fraud/info-2019/senate-aging-committee-hearing.html>]

### PREPARING FOR THE HOLIDAYS

The holidays can be challenging. We feel pressured to keep up family traditions, to prepare as we have always prepared. We want things to be perfect....often at the price of our well-being!

If you are a caregiver, the holidays may represent another stressor to get on your last nerve. What can you do to change that?

Modifying holiday tasks and responsibilities may be one place to start.

- Start new traditions.
- Ask for help.
- Delegate tasks. Share the cooking responsibilities. "Assign" dishes to other family cooks.

- Could Kroger, Riesbeck's or a local restaurant prepare your family meal? You can order and pick it up, and no one has to cook!
- Consider gift cards instead of gifts. Shopping for gift cards is less time-consuming.
- Think about what you can give up. Maybe this is the year to give up holiday cards.
- Have you always hosted the holiday gathering? Perhaps someone else could do that this year.
- Let your family know what to expect. What is the best time to visit? Do visits need to be staggered? Does the care receiver have memory issues that may affect the visits? Has the care receiver's health changed?
- "Know" and "No" your limits. If whatever is being planned or requested is too much, say so.
- Don't forget about self-care. Take 5 minutes to sit back and regroup. Let someone stay with your loved one while you take a breather.
- What about technology? Can you Facetime with relatives if a visit isn't the best idea or if they are long-distance family or friends?

You can always resume holiday traditions when life gets a little calmer but when you are in the midst of caregiving, you need to make some adjustments. It may not be the same as it once was – and chances are, it won't be – but you can still enjoy the blessings of the holidays! Take a step back and just breathe!

### TODAY'S CAREGIVER FRIENDLY AWARD

Many of you are probably familiar with "Today's Caregiver" (caregiver.com) which focuses on information for caregivers. A recent edition featured one of their Caregiver Friendly Award winners – wheelchair handle extenders. These give additional height to traditional wheelchair handles. For those of you who push a wheelchair for a loved one, you know the height of the handles can be a problem. This can cause aches and pains in your shoulders and back depending on your height! Check out the product at <https://travelwheelchair.net/collections/accessories-and-upgrades/products/wheelchair-push-handle-extensions>. (Informational purposes only.)

[Sources:  
<https://mail.google.com/mail/u/0/?tab=wm&o>

gbl#inbox/FMfcgxwDrIWwRsQGITGLCGBISJ  
sKDqrL; https://travelwheelchair.net/]

### WELLNESS CLASSES & RETREATS

Several classes and retreats will be held in 2020 presented by Marty Cornett of MC Wellness Coaching, Mary Uraco of Wholesome Halo, and Ann Koegler of Altenheim Resource & Referral Services. These will be held at Mt St Joseph Retreat Center, Wheeling.

March 2, 2020 – 10am – 4pm  
Soul Nourishment & Divine Femininity: Your Gentle Loving Self (retreat)

April 6, 2020 – 7pm – 9pm  
Living with Invisible Illness (class)

There are several others scheduled through 2020. Contact Marty Cornett at 708 738-9902 for information and to register.

### SAVE THE DATES!

#### SPRING SYMPOSIUM

Keep an eye out for information on our upcoming Spring Symposium scheduled for March 26 at the Highlands Event Center. We're still working on details. Contact me to be notified of information as it becomes available!

#### OLDER ADULT EXPO @ THE OV MALL

The annual Older Adult Expo will be held at the Ohio Valley Mall in St Clairsville OH on Tuesday, May 5, 2020. Registration forms will be emailed in mid-February. Please contact me to make sure you are on the list to receive information. There is no fee to exhibit but vendors need to provide a Certificate of Liability Insurance that meets Mall requirements. We hope to see you there!

### 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.

### ENDING ANOTHER YEAR

As we come to the end of another year, I would like to say 'thank you' to all of you who have supported Altenheim Resource & Referral Services! We have had some informative programs with speakers who generously donate their time to keep us current on aging issues. Family and professional caregivers continue to trust us with questions, and call us for information. We have a wonderful network of professionals who offer their time and talents for programs, special projects, and our area Adult Service Coalitions. We have been so fortunate to have so many people who focus on the needs of our community and work together to improve services, learn about each other's programs, and refer unselfishly for the greater good of our consumers. Thank you for your support and thank you for all you do!

### 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.

### HOLIDAY HOURS

We will be closed November 28 (Thanksgiving Day) and November 29.

We will be closed December 25 (Christmas Day) and January 1 (New Year's Day).

Please call or email to make sure we are available if you need information. There may be a few additional days that our hours will be adjusted in December.

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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  
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Monday – Friday  
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