



Older & Bolder

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National Beef makes \$10,000 donation

National Beef, Dodge City, presented a \$10,000 donation to the SouthWest Kansas Area Agency on Aging for their

use in providing services through the Corona Virus Pandemic. Rick Schaffer, Executive Director and Brendan Wenzl,

Fiscal Director accept the check from National Beef Representatives Onofre Astorga, Human Resource Director and Marilyn Treto, Human Resource Manager.

From the staff, Board of Directors, Older Kansans and persons with disabilities in Southwest Kansas, thank you to National Beef for their generous donation.



Community Foundation makes donation

The Community Foundation of Southwest Kansas recently presented the SouthWest Kansas Area Agency on Aging a grant of \$5,100.00, for the purchase of tablets to use

for their client assessments during the Corona Virus

See **Donation,**
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Important Dates

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| August 03: Sub-Region IV – Ulysses | August 18: SWKAAA Executive Committee |
| August 05: Sub-Region VI – Coldwater | September 01: Advisory Council Meeting – Dodge City, 1:30 p.m. |
| August 10: Sub-Region III – Leoti | September 07: SWKAAA Offices Closed for Labor Day |
| August 11: Sub-Region II – Dodge City | September 15: SWKAAA Board of Directors Meeting – Dodge City, 10:00 a.m. |
| August 13: Sub-Region I – Sublette | September 23: Fall Conference – Dodge City |
| August 14: Sub-Region V – St. John | |

Banana Split Day – Aug. 25

Like we need to tell you how to celebrate Banana Split Day! Grab yourself an entire bushel of bananas, split them and circle a bowl with them, and fill that puppy with ice cream! Then top with whipped cream, nuts, hot fudge, strawberry syrup, and anything else you can imagine, and sprinkle liberally with maraschino cherries.

Fun facts about banana splits

Did you know that there was a World Record set in Selinsgrove, PA, for the longest banana split? This stretched 4.5 miles, and it consisted of 33,000 bananas, as well as 150 gallons of chocolate and 2,500 gallons of ice cream.

Health benefits of bananas

While bananas may be covered in cream and a few other bad things when enjoyed as a banana split, bananas themselves offer a number of different health benefits. This can make you feel better about eating a banana split! Bananas, for example, are an excellent source of vitamin B6. Vitamin B6, in turn, provides a number of great benefits. This helps us to maintain a healthy nervous system, remove unwanted chemicals from your kidneys and liver, metabolize amino acids, metabolize fats and carbohydrates, turning them into energy, and produce red blood cells.

The Banana Split, surprisingly, has a very definite history, and we can pinpoint its origins to one David Evans Stickler in 1904, where he was serving as an apprentice pharmacist at Tassel Pharmacy in Latrobe, Pennsylvania. Like most pharmacies of the day, it had a soda fountain attached, and it was in this pharmacy that he invented the banana split, which quickly became a hit with the students at Saint Vincent College nearby. Word of mouth made it spread like wildfire, and it soon became an American institution, before going global.

Happiness Happens Day – Aug. 8

Cheerfulness is what greases the axles of the world. Don't go through life creaking.

Happiness is contagious, so if you're happy, tell someone! If someone else is happy, listen to them! This is what Happiness Happens Day is all about.

Founded in 1999 under the name of "Admit You're Happy Day" by the Secret Society of Happy People, Happiness Happens Day aims to spread

the joy of being happy, and to persuade people to look on the brighter side of life.

However, we have all heard our parents say that if we have not got anything nice to say, we should not say anything at all, and that's an important part of Happiness Happens Day.

You can celebrate Happiness Happens Day by making other people feel happy. You can make someone else feel happy

Donor List

Thank You to Our Donors

Seward Golden Oldies

Evelyn Beltz

Priscilla Stevens

Franz Pickett

if you do something nice for them. This does not have to be a big, expensive gesture. There are small things that you can do for people that are going to make them feel just as happy and amazing.

For example, you can send a greeting card to one of your friends to let them know that you are thinking about them. You could also give money to charity or volunteer some of your time.

There is a never-ending list

of the different things that you can do in order to make people feel happy!

South West Kansas Area Agency on Aging, Inc.

Rick Schaffer,
Executive Director
Paige Hamilton, Editor
Amanda Boles, Circulation

Our Mission:

"To promote the well being of older Kansans and individuals with disabilities in southwest Kansas."

Visit us on the web at
www.swkaaa.org
or visit us on Facebook



World Alzheimer's Day – Sept. 21

Alzheimer's disease is the cleverest thief because she not only steals from you, but she steals the very thing you need to remember what's been stolen.

Jarod Kintz

Millions of families struggle with challenges due to Alzheimer's disease. The world lights up purple on World Alzheimer's day, a day dedicated to raising awareness about Alzheimer's and dementia. Every three seconds someone in the world develops dementia/ Alzheimer's, according to the Alzheimer Disease International (ADI). So, because of this, organizations around the world come together on this day to support finding a cure for this sorrowful disease.

Originally, this day is part of

World Alzheimer's Month, where organizations coordinate to create global messages about dementia for the media, key stakeholders and policy makers. The decision to introduce the full month was made to enable national and local Alzheimer associations worldwide to extend the reach of their awareness programs and events. For instance, organizations like thepurpleelephant.com light up city buildings in Toronto, Niagara, Chicago, New Orleans, and Vancouver in the color purple to enact this day. For the month celebration, these organizations come together to create themes of conversation to help others recognize the effect of Alzheimer's and dementia.

The day however was launched in 1994 to celebrate the 10th anniversary of Alzheimer Disease

International (ADI) association, which empowers other organizations with research and updated knowledge about Alzheimer's and dementia. ADI is the international federation of Alzheimer associations around the world, in official relations with the World Health Organization. It holds international conferences and

holds the Alzheimer University, a series of practical workshops to help staff and volunteers. This is all made to help educate people about the effects of Alzheimer's and dementia and what people can do about it. Because essentially, these issues, especially among the elderly can no longer be ignored.

Talk Like A Pirate Day – Sept. 19

Yar harr! Ahoy there ye lily livered blaggards!

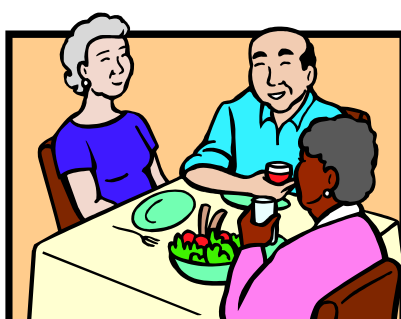
It was June 6, 1995, and there was a group of men playing racquetball, and throughout they were shouting encouragement to each other. On this particular day, for reasons unbeknownst to them, they started shouting piratical slang at each other. From there it just kind of took on a life of its own, and they realized by the end of the game that it was necessary that they establish a holiday to celebrate that encouraged the use of such a fine vernacular. The first thing they needed was a date, and it just so happened that the date selected was the birthday of his ex-wife.

For the next seven years they honored this holiday, in relative obscurity, until they happened upon the email address of one Dave Barry, a syndicated columnist and author of a great number of

books. He also happened to be hilarious, like any good pirate should be. From there it's all history, Dave Barry promoted the holiday, and it's been one amazing year after another as people all over the country celebrate this auspicious holiday.

Well mate, celebrating talk like a pirate day be as easy as a day in the tropic, you simply need to turn up your piratical vernacular, pour a few fruity drinks with umbrellas in them, and gather with friends to celebrate the day in your piracy best! There are songs to be song and wenches to be clenched, and who can resist a backyard barbecue with grilled pineapple, salmon made by wokkin' the plank, and a perhaps inappropriately large amount of pure sugar cane rum? *Talk like a Pirate Day* is comin', are you ready to pirate it up? We know that we're going to!

Need a Hot Meal at Noon?



Friendship Meals are available to seniors age 60 and above and their spouses who need a nutritious meal.

Meal-on-Wheels for seniors 60 and above are available for those who are assessed and qualified as home bound.

A donation of \$3.50 per meal is suggested for eligible seniors.

To find a meal site near you, call Friendship Meals at 1-620-792-1241

Call the local site at least a day in advance to reserve your meals.

Fake emails about fake money from a fake COVID-19 fund

By Shameka L. Walker
Attorney, Division of Consumer & Business Education, FTC

Because of COVID-19, unemployment rates are high and many people's cash flows are low. Scammers view these as ripe conditions to strike. They'll stop at nothing — not even a pandemic — to trick you into sharing your personal or financial information. That includes pretending to be a government official from the Federal Trade Commission to gain your trust.

We just heard about an email

going around from someone claiming to be from the FTC. This scam email says you'll get money from a COVID-19 "Global Empowerment Fund." All you need to do, it says, is respond with your bank account information and they'll transfer the funds. But that's a scam. There's no money and there's no fund. And it's not from the FTC. If you get a message like this, don't respond. Instead, report it to the real FTC at ftc.gov/complaint.

The FTC will never contact you by phone, email, text message, or social media to ask for

your financial information. (Or your Social Security number.) Anyone who does is a scammer, phishing for your information.

If you're getting an economic stimulus payment, that money will come from the Internal Revenue Service.

If you think you gave your financial information to a scammer, go to IdentityTheft.gov for steps you can take to protect yourself.

To keep up with the latest scams, sign up for the FTC's consumer alerts.

Senior Citizens Day – Aug. 21

You have probably been told many times before that you need to respect your elders. In fact, this is a phrase that most children hear throughout their lives! Well, Senior Citizen Day is all about respecting your elders. It is about honoring those people who have been on this earth longer than we have. Getting old is not easy. You have been independent your whole life, and then you feel this being stripped away from you. It can be very difficult to deal with, and that is why we all need to make sure that we are there for our grandparents and older people in general. That's what this day celebrates, and it's special to be a part of it.

Senior Citizen's Day first occurred in 1988. It was founded by Ronald Reagan officially; the former president of the United States of America. The promulgation of 5847 was signed on the 19th of August in 1988. He announced it saying the following:

For all that, they have achieved throughout their lives and for all that they continue to do, we owe our gratitude and sincere greetings to our senior citizens. We can show our gratitude and appreciation better by making sure our communities are good places. Age and maturity, places where older people can participate as much as possible and find the encouragement, acceptance, support and services they need to continue living a life of independence and dignity.

President Ronald Reagan

Medicare Fraud and Abuse Affect All Of Us...

It is estimated that Medicare loses **BILLIONS** of dollars each year to fraud and abuse.

Consider the following tips from the Senior Medicare Patrol to help you **PROTECT**, **DETECT**, and **REPORT** concerns...

- **Review your Medicare Summary Notice or Explanation of Benefits quarterly for accuracy.**
- **Look for three things :**
 1. **Charges for something you didn't get.**
 2. **Billing for the same thing twice.**
 3. **Services that were not ordered by your doctor.**
- **Protect your Medicare, Medicaid, and Social Security numbers as you would a credit card.**
- **Do NOT give out personal information to unknown callers, visitors, or providers whom you have not contacted for services.**
- **REPORT any concerns to the Kansas Senior Medicare Patrol.**

For Information or Assistance Call the Kansas Senior Medicare Patrol at 1-800-860-5260



Being a compassionate caregiver to someone living with dementia

(StatePoint) Dementia can be devastating for the people who live with it and their family members, and it's a diagnosis more Americans will face as the U.S. population ages.

In the next 20 years, the total number of those living with Alzheimer's disease or other types of dementia in the U.S. is expected to approximately double from 7.2 million to nearly 13 million, according to the Milken Institute.

"As the life a person always knew becomes increasingly unfamiliar, caregivers can play an important role in helping ease anxiety," says Jennifer Sheets, president and chief executive officer of Interim HealthCare Inc., an in-home healthcare and assistance provider that takes a positive approach to caring for those with dementia. "With the right knowledge, a caregiver can help their loved one cope with the changes they are experiencing."

Dementia is caused by physical changes in the brain and while there are many kinds of dementia, Alzheimer's is the most common.

In recognition of Alzheimer's and Brain Awareness Month, commemorated in June, Interim HealthCare recommends three practical tips for compassionate caregiving:

1. Use the hand-under-hand technique: Hand-under-Hand is a technique that caregivers can use to reduce anxiety and calm a person with dementia. The base or heel of the hand is a highly sensitive area. Put slight pressure on that area by clasping

your loved one's dominant hand. This technique works best if you put your hand underneath theirs. That gives them a feeling of control as well as calms them.

2. Acknowledge evolving tastes: A person living with dementia experiences a range of sensory and cognitive changes that can affect their appetite and food preferences. Indeed, your loved one's favorite foods may now have a negative smell or taste to them. While maintaining good nutrition is essential, don't force these foods or argue over them. Instead, offer a variety of balanced foods: vegetables, fruits, whole grains, low-fat dairy products and lean proteins, in small servings at first until you understand new preferences. Realize these preferences may change again.

3. Carve out time for art and music: Once a person is diagnosed with dementia, their ability to act independently greatly diminishes. However, artwork and music allow for freedom of expression, which over time, can be quite impactful in relieving anxiety. Remember, it's about the creative process, not your loved one's abilities. So, set aside 30-45 minutes weekly for art or music and consider participating alongside them.

Committed to helping caregivers find the strength and stamina needed to provide compassionate support, Interim HealthCare has based its care approach on the methodology of **Teepa Snow**, an international leader in the Positive Approach to Care (PAC) philosophy. To that end, many

caregivers and clinicians in the Interim HealthCare network participate in PAC training rooted in learning care techniques that can ease anxiety, as well as in understanding what a person living with dementia can still do -- even as the journey continues to become more difficult for them over time.

Interim HealthCare has created a free downloadable guide with

more tips and guidance intended to provide the most supportive environment possible.

To download the free guide visit: interimhealthcare.com/dementia-caregiver-guide.aspx. Caring for a person with dementia is a difficult journey. However, a greater understanding of the condition can help caregivers better cope and manage their role with compassion.



Donating in difficult times

By Jennifer Leach

Associate Director, Division of Consumer and Business Education, FTC

These days, there are just so many reasons why people want to do to something to help, to make a difference, to take action. In addition to volunteering or putting their feet to the pavement, lots of people are putting their hands in their wallets to try to make an impact. Once again, though, scammers will be there. As ever, they follow the headlines and pop up wherever there's money to be made. So, before you make a donation to support any cause, here are a few things to think about and do:

- **Do some research.** There are many good organizations to support. Search online for recommendations — and, when you've found one that's well thought of, check it out. Type the group or fund's name into a search engine, plus the word "scam," "review," or "complaint."
- **Consider how you pay.** Real charities won't ask you to pay by cash, money transfer, gift card, or Bitcoin. That's how scammers ask you to pay. So, if someone tells you to donate that way, think about donating elsewhere.
- **Research crowdfunding, too.** Many funds that give real help spring up right after a tragedy. But scammers put up crowdfunding pages, too, and it can be hard to tell the difference.

You want your money to go to help, so do some online checking to find the real, official funds that support the people or causes you want to support.

- **If someone rushes you, slow**

down. Scammers want to get your money as soon as they can. They might start calling, pressuring you to give — or even saying you made a pledge. And, since you can't trust caller ID, you won't know who's really calling. So,

go back to the first bullet: do some research and then give. Just not in response to pressure.

Learn more about other ways to check out charities, and how to give safely, at ftc.gov/charity.

How to save money on prescriptions if you lost coverage

(StatePoint) Many Americans are feeling the effects of job loss and furloughs as a result of the COVID-19 pandemic. For people with a chronic condition, loss of insurance coverage can create additional stress during this uncertain time. However, it's vitally important for them to stay adherent to their medication to maintain their health and to reduce their risk of complications from COVID-19.

Fortunately, there are ways that people can obtain their medications affordably and predictably even if they have lost coverage.

One program is called Express Scripts Parachute Rx, which offers deep discounts on prescription medications, capping costs at \$25 for a 30-day supply of generics, and \$75 for a 30-day supply of select brand-name medications for eligible customers. There are more than 40 brand-name medications and thousands of generic

medicines available through the program, treating reproductive health, as well as conditions such as asthma, diabetes, glaucoma, heart disease, migraine, non-opioid pain management, seizures and thyroid conditions. The program, which is available for a limited time, is not health insurance and does not require an enrollment fee or commitment to participate.

Get discounted medications delivered to your home

To take advantage of the Express Scripts Parachute Rx program, visit www.express-scripts.com/parachuterx to view the list of available medications, eligibility requirements and restrictions. Once you've checked medication prices, select the home delivery option.

Also, if you are an Express Scripts' plan member who is losing coverage, you can transition your prescriptions

to Parachute Rx by contacting the number on the back of your prescription card.

Pick up medications at your local pharmacy

There are more than 50,000 retail pharmacies, including national chains such as Walgreens, CVS and Rite Aid, and thousands of grocers and local community pharmacies that are participating in the Parachute Rx program. Your local pharmacist can check if discounts are available for your prescription, or you can visit www.express-scripts.com/parachuterx. Additionally, customer service is available seven days a week at 877.644.0212 to answer any questions you may have about the program.

Affordable access to medication can help you come out of this crisis healthy and ready to return to work. For those whose lives have been upended by this pandemic, there are programs available that can offer a softer landing.

Planning a funeral? Know your rights

By Bridget Small

*Consumer Education Specialist,
Federal Trade Commission*

During the COVID-19 pandemic, many of us have taken on new roles in our families and communities. You may be delivering groceries, helping neighbors with yardwork, or hosting video check-ins with quarantined relatives. But if someone asked you to help plan a funeral, would you know where to start? The FTC's information about funeral goods and services, types of funerals, and your rights can help. The FTC enforces the Funeral Rule, which makes it possible for you to compare prices and choose only the things you want or need.

If you can't leave home or travel to a funeral provider right now, you can still get information about what it offers — and how much those goods and services cost. The Rule says funeral homes must give you information about their products and services, including their prices, over the phone if you ask for it. Some funeral providers also post price information online.

When you make arrangements by phone, online, or in person, you have the right to:

- Buy only the goods (like a casket) and services (like a memorial service) that you want, instead of being required to buy a "package"
- Use an alternative container — made of pressed wood, cardboard or other material — instead of a casket for cremation

- Use a casket or urn you bought somewhere else
- Get a written statement after you decide what you want, but before you pay. The statement must list the price for each good or service you chose, and the total cost. You have a right to get the written statement before you pay, even when you make arrangements by phone.

When you go to a funeral home to make arrangements, you have the right to:

- Get an itemized price list when you start talking about funeral arrangements and prices
- See price lists for caskets and outer burial containers before you discuss or look at them

Use the FTC's Funeral Pricing

Checklist to ask about available options and compare costs at different funeral providers. You can also use the Checklist to make plans in advance, or pre-plan a funeral. If you or a loved one make advance arrangements with a funeral provider, make notes about the plans, and share them with friends and family.

Dealing with a deceased relative's debt

By Ari Lazarus

*Consumer Education Specialist,
FTC*

Especially during this time of crisis, dealing with the death of a loved one is hard. Dealing with a debt collector calling about their debts can make it even harder. If you're in this situation and a debt collector calls, it's important to know who is responsible for those debts, and what a debt collector can — and cannot — do to collect payment.

Here are some things to know:

- **A debt doesn't go away when a person dies.** But that doesn't (usually) mean you owe it, either. The deceased person's estate owes the debt. If there isn't enough money in the estate to cover the debt, it typically goes unpaid. There are some exceptions, though. For example, you could be responsible if you were a co-signer, or in some cases if you're the person's spouse.
- **Debt collectors may only**

talk with certain people about a deceased person's debt. Collectors can discuss the debt with the deceased person's spouse, parent (if the deceased was a minor child), guardian, executor or administrator, or any other person authorized to pay debts with assets from the estate. The debt collector may not talk to anyone else about these debts. If they don't know how to reach the right person, they can contact other relatives to ask for the correct contact information. But they can call each person only once, and they can't get into the details of the debt or ask the relative for payment on these calls to gather contact info.

- **Debt collectors may not bend the truth to make you pay.** Debt collectors cannot lie or imply that you or any other family member legally has to pay the estate's debts out of your own pocket. It's illegal for them to harass you to pay the debt yourself. If the

deceased left debts and no assets, it's usually not your responsibility to pay.

You have rights. If you think you don't owe some (or all) of the debt, or you just don't recognize it, send the collector a letter disputing it. Be as specific as possible about why you think the debt is wrong — but give as little personal information as possible. Once you get the validation notice (which says how much you owe, to whom, and what to do if you don't think you owe the debt), you have 30 days to send the dispute letter. By law, the collector then must stop contacting you — though the debt doesn't go away. But, if the collector sends you written verification of the debt, they can start contacting you again. If the collection calls get to be too much, you can stop them. Just send the collector a letter telling them to stop contacting you and the estate. Keep a copy for your records. Stopping the calls won't cancel the debt. You still might be sued or have debt reported to a credit bureau.

How astrologers struggled with plagues

We're depending on the epidemiologists at the World Health Organization and the CDC to predict what might happen with the COVID-19 pandemic, particularly with regard to a possible new surge in disease and death. In the Middle Ages, people also looked to the experts for guidance, but the experts at the time were astrologers.

According to The Conversation website, "Astrologers were respected health authorities who were taught at the finest universities throughout Europe and hired to treat princes and dukes." Astrology is based on the belief that the positions of heavenly bodies like the moon and the planets affected life on Earth in many areas, including epidemics like the Bubonic Plague. In 1348, for example, physicians at the University of Paris told the King of France that the plague was caused by the conjunction of Saturn, Mars, and Jupiter.

In the 17th century, British astrologer John Gadbury analyzed data from four previous plagues in 1593, 1603, 1625, and 1636, and looked at planetary tables for correlations between the planets' positions and the rise and fall of each outbreak, finding a connection between disease and the positions of Mars and Venus. With this data he attempted to predict the behavior of a plague ravaging the country at the time.

"He predicted the upcoming

movement of Venus in August would see a fall in plague deaths," the website states. "Then the movement of Mars in September would make the plague deadlier,

but the movements of Venus in October, November, and December would halt the death rate."

Actually, plague deaths rose dramatically during August,

although he was correct in predicting they'd peak in September and then decline steeply at the end of the year.

Fortunately, today's experts have come a long way.

Secret to longevity: don't worry, be happy

Want to live a good long time? Eating right and getting lots of exercise are essential, but so is the right attitude. At least that's what one study suggests.

Researchers at the Institute for Aging Research at Albert Einstein College of Medicine questioned 243 people age 100 or older. They found that centenarians tend to share certain personality traits (in addition to other factors, like genetics). In general, these long-lived people are ...

- Outgoing
- Positive-minded about other people

- Full of laughter
- Open with their emotions
- Conscientious and disciplined
- Unlikely to obsess about anxieties or guilt

The scientists point out that these characteristics don't necessarily represent a cause and effect relationship. They did notice, however, that in many cases the personality traits they observed weren't necessarily lifelong tendencies, but behaviors their subjects learned as they grew older.

Focusing on the good and not

worrying about the negatives may have a positive impact on overall life expectancy.

Donation, *from page one*

Pandemic. Rick Schaffer, Executive Director stated "Our assessments need to be done through some form of visual contact. For the safety and wellbeing of our beneficiaries and staff, the tablets will allow communication and visual contact that meets the needs of the assessments while insuring the safe distancing rule. We appreciate the long

standing relationship and support we have received from the Community Foundation of Southwest Kansas."

From the staff, Board of Directors, Older Kansans and persons with disabilities in Southwest Kansas, thank you to the Community Foundation of Southwest Kansas for their generous donation.

OKEP, Older Kansans Employment Program

As our surroundings are continuing to change, if you are a mature worker, 55 years or older, there are employment opportunities out there for you. We at Southwest Kansas Area Agency on Aging have just the right person to help you find the position available for your interests and abilities.

Contact Sherry Martinez at 620-225-8230 or email sherry.martinez@swksaging.org

Contact Lens Rule updates: what they mean for you

By Colleen Tressler
Consumer Education Specialist, FTC

Do you wear contacts? If so, read on. You have the right to get your contact lens prescription from your eye care prescriber — whether you ask for it or not — at no extra charge. The Contact Lens Rule, which the FTC enforces, says so. That lets you

take your prescription wherever you want — online or to the mall — to shop around and look for the best deal.

Periodically, the FTC likes to take a look at its rules to make sure they are up to date, effective, and not overly burdensome. As part of our review of the **Contact Lens Rule**, we wanted to look at ways to make sure prescribers

are giving patients a copy of the contact lens prescription once the contact lens fitting is completed. We recently updated the Rule to help make that happen. The Rule changes go into effect 60 days after publication of the Federal Register notice.

Now, after giving you a copy of your prescription, prescribers have to ask you to sign

a confirmation and keep it for at least three years. Prescribers can confirm that you got your prescription in one of four ways:

- ask you to sign a separate confirmation statement
- ask you to sign a copy of the prescription that has a confirmation statement, which the prescriber will keep
- ask you to sign a copy of the sales receipt for the examination that has a confirmation statement, which the prescriber will keep, or
- instead of a paper copy, the prescriber may give you a digital copy of the prescription, if you consent to the digital delivery and the method of digital delivery. The prescription must be accessible, downloadable, and printable. If the prescriber gives you your prescription electronically, she doesn't have to ask you to sign a confirmation statement. She will, though, have to ask you to sign a consent form to get your prescription electronically. This is to make sure you know what you're getting and have the ability to use it.

Coronavirus-related Medicare scam alert

By Dustin Waters
Social Security District Manager, Dodge City, KS

Since older Americans are particularly vulnerable to coronavirus (COVID-19), we want to remind Medicare beneficiaries to be vigilant and take precautions to avoid falling victim to healthcare fraud during this pandemic. We're warning Medicare beneficiaries that scammers may try to use this pandemic to steal their Medicare number, banking information, or other personal data.

Unfortunately, scammers take advantage of the most vulnerable people during times of uncertainty and change. You must protect yourself by making sure you *only* give your Medicare

number to your doctor, pharmacist, hospital, health insurer, or other trusted healthcare provider.

If someone calls you on the phone, saying they're from Medicare, and asks for your Medicare number or other personal information — just hang up. Medicare representatives will never:

- Call beneficiaries to ask for or to “verify” Medicare numbers.
- Call to sell you anything.
- Promise you things if you give them a Medicare number.
- Visit you at your home.
- Call you to enroll you in a Medicare program over the phone, unless you called us first.

Medicare cards no longer have Social Security numbers on them to reduce fraud and protect beneficiaries from identity theft. Even with this change, you should guard your Medicare card like you would a credit card. Be sure to check your Medicare claim summaries for errors and questionable bills.

If you suspect Medicare fraud, please report it by calling Medicare's toll-free customer service center at 1-800-MEDICARE (1-800-633-4227). You can also visit Medicare online at www.medicare.gov/forms-help-resources/help-fight-medicare-fraud.

Please help inform others by sharing this message with family and friends.

If you suspect an eye care prescriber is violating the Contact Lens Rule, report it to us at ftc.gov/complaint. For a more in-depth look at your prescription rights for contacts — and eyeglasses — take a look at Understanding Your Prescription Rights for Glasses and Contact Lenses. It includes a list of what you should see in your prescription.

Safe fuel containers — your link to seasonal chores

(StatePoint) People are heading outdoors to prep lawns and gardens for the season and get their families ready for warmer weather. What's the key common denominator for most of these activities?

“Whether it's using a tiller to start a garden or power washing the driveway, homeowners rely on fuel to jumpstart warm weather activities,” says Daniel Marshall, vice president of marketing and business development with Scepter. “Gasoline, kerosene and diesel fuel all link people to projects and activities outside the home.”

No matter what fuel-powered chore you have to do around the home, a few simple considerations can help ensure you complete these tasks efficiently and safely.

Stay Safe

While unseen, fuel emits

vapors that can be explosive. For that reason, keep burning cigarettes and other ignition sources away from fuel containers. Surprisingly, even cell phones can create a static charge that might ignite gasoline, so always keep them away from fueling efforts.

If you're in the middle of a task and need more fuel, shut off the engine. And, importantly, let equipment cool before adding more fuel. Refueling powered equipment when hot can cause vapors to ignite or explode, resulting in potential injuries.

Store and Use Fuel Wisely

Proper fuel storage is critical for any shed or garage. Take the step of evaluating and ditching your old metal containers, which are prone to fuel and fume leakage. Consider new models constructed of durable, reliable and safe high-density polyethylene.

You'll also want to be sure your fuel container has a

Flame Mitigation Device (FMD) and childproof lock, like Scepter SmartControl fuel containers do.

Plus, the innovative spout design of SmartControl containers provides a clean, fast and hassle-free pour and helps save gas by eliminating messy spills. And, because the container stores with the spout on, hands stay clean. Available in one-, two- and five-gallon sizes, the SmartControl line includes containers for gasoline, diesel and kerosene.

To get the most out of your fuel containers, check out the instructional video “Fuel Container Safety,” as well as other video content available at scepter.com/safety/instructional-videos.

Be Prepared

Be sure you have fuel for an entire season of chores and recreation — as well as for the unexpected.

“Filling your fuel containers at the start of the season means you won't be caught empty-handed when it's time to mow the lawn,” says Marshall.

Just be sure not to rely on last season's batch. Fuel sitting unused for many months should be safely discarded, as gas components can deteriorate over time. Changing gasoline out with the seasons keeps it fresh.

You'll also want to be sure you're prepared ahead of time for extreme weather

See **Fuel,**
page 14



KanCare Ombudsman

☆ HERE TO ASSIST YOU ☆

1-855-643-8180

KanCare.Ombudsman@ks.gov

www.kancare.ks.gov/kancare-ombudsman-office

The KanCare Ombudsman's Office has two satellite offices, one in Wichita and one in Olathe, as well as the main office in Topeka. We take phone calls from our toll-free line and assist current Medicaid consumers and people who have questions about the Medicaid application process. We also assist people who need help filling out an application if they call and make an appointment to come in.

Call us today at (855) 643-8180, or visit our [website](http://www.kancare.ks.gov/kancare-ombudsman-office) (www.kancare.ks.gov/kancare-ombudsman-office).

IRS announces rollover relief for required minimum distributions from retirement accounts that were waived under the CARES Act

WASHINGTON – The Internal Revenue Service today announced that anyone who already took a required minimum distribution (RMD) in 2020 from certain retirement accounts now has the opportunity to roll those funds back into a retirement account following the CARES Act RMD waiver for 2020.

The 60-day rollover period for any RMDs already taken this year has been extended to Aug. 31, 2020, to give taxpayers time to take advantage of this opportunity.

The IRS described this change in Notice 2020-51, released today. The Notice also answers questions regarding the waiver of RMDs for 2020 under the Coronavirus Aid, Relief, and Economic Security Act, known as the CARES Act.

The CARES Act enabled any taxpayer with an RMD due in 2020 from a defined-contribution retirement plan, including a 401(k) or 403(b) plan, or an IRA, to skip those RMDs this year. This includes anyone who turned age 70½ in 2019 and would have had to take the first RMD by April 1, 2020. This waiver does not apply to defined-benefit plans.

In addition to the rollover opportunity, an IRA owner or beneficiary who has already received a distribution from an IRA of an amount that would have been an RMD in 2020 can repay the distribution to the IRA by Aug. 31, 2020. The notice provides that this repayment is not subject to the one rollover per 12-month period limitation and the restriction on rollovers for inherited IRAs.

The notice provides two sample amendments that employers may adopt to give plan participants and beneficiaries whose RMDs are waived a choice as to whether or not to receive the waived RMD.

Protect Yourself from Social Security Scams

Be on the lookout for fake calls and emails



Securing today and tomorrow

Telephone and email scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!

If you receive a suspicious call:

1. **HANG UP**
2. **DO NOT GIVE MONEY OR PERSONAL INFORMATION**
3. **REPORT THE SCAM AT [OIG.SSA.GOV](https://oig.ssa.gov)**



What to look out for



The caller says there is a **problem** with your Social Security number or account.



Any call asking you to pay a fine or debt with retail gift cards, wire transfers, pre-paid debit cards, internet currency, or by mailing cash.



Scammers **pretend** they're from Social Security or another government agency. Caller ID or documents sent by email may look official but **they are not**.



Callers threaten you with arrest or other legal action.

Be Alert

Social Security may call you in some situations but will **never**:

- » Threaten you
- » Suspend your Social Security number
- » Demand immediate payment from you
- » Require payment by cash, gift card, pre-paid debit card, or wire transfer
- » Ask for gift card numbers over the phone or to wire or mail cash



Be Active

Protect yourself, friends, and family!

- » If you receive a questionable call, hang up and report it at oig.ssa.gov
- » Don't return unknown calls
- » Ask someone you trust for advice before making any large purchase or financial decision
- » Don't be embarrassed to report if you shared personal information or suffered a financial loss
- » Learn more at oig.ssa.gov/scam
- » Share this information with others

Keep your sanity as the crisis drags on

The COVID-19 pandemic has taken a toll on everyone, and not just physically. Taking care of your mental health is important too, especially because no one knows when the crisis will end. The GOV.UK website shares this guidance on staying sane during these uncertain times:

- **Stay connected.** Maintain your relationships with friends and family. Social distancing guidelines may be looser these days, making things easier, but if you or a loved one is in self-quarantine because of a positive test for the coronavirus, don't stay isolated. Reach out.
- **Talk about your worries.** Whether you work with a counselor or just talk to friends, don't bottle your emotions up. Speak up about what's worrying you. Letting your feelings out is good for your mind and soul.
- **Take care of yourself physically.** Eat healthy meals and exercise. Take a walk or a bike ride now that communities have started to open up. Work in your garden. Getting outside and staying in good physical shape will help you maintain a healthy mental state.
- **Get plenty of sleep.** Sleep can be elusive when you're nervous about life. Stick to a routine that encourages eight or nine hours of sound sleep every night. You'll get the physical rest you need and the mental break necessary to brain health.
- **Manage your media consumption.** There's lots of information out there, often more negative than positive. Don't obsess over every new report. Limit your intake of news so you don't start feeling overwhelmed and helpless. Check the facts to be sure you're not being exposed to bad information.
- **Find things to enjoy.** Make a point of pursuing pleasurable activities to take your mind off things. Read a good book, watch a lighthearted movie, finish a jigsaw puzzle, cook a gourmet meal — do anything that lifts your spirits and makes you feel better.

Coronavirus-related Medicare scam alert

By **Dustin Waters**
Social Security District Manager, Dodge City, KS

Since older Americans are particularly vulnerable to coronavirus (COVID-19), we want to remind Medicare beneficiaries to be vigilant and take precautions to avoid falling victim to healthcare fraud during this pandemic. We're warning Medicare beneficiaries that scammers may try to use this pandemic to steal their Medicare number, banking information, or other personal data. Unfortunately, scammers take advantage of the most vulnerable people during times of uncertainty and change.

You must protect yourself by making sure you *only* give your Medicare number to your doctor, pharmacist, hospital, health insurer, or other trusted healthcare provider.

If someone calls you on the phone, saying they're from Medicare, and asks for your Medicare number or other personal information – just hang up. Medicare representatives will never:

- Call beneficiaries to ask for or to “verify” Medicare numbers.
- Call to sell you anything.
- Promise you things if you give

See **Scam,**
page 13

National Centenarians Day

National Centenarians Day is celebrated annually on September 22. It is a day to honor those who are 100 years of age or older. The day was originally proclaimed as a time to listen to the stories of centenarians, because they have a lot of history and wisdom to share.

SWKAAA will celebrate and honor those seniors in our service area who have reached this milestone with the presentation of a commemorative certificate from SWKAAA.

We would like for you to send us the names of anyone you know who lives in our area who will be 100 years of age or older as of September 22, 2020 and those who will turn 100 years of age by December 31, 2020 so that we can formally recognize them on their achievement. In order to ensure delivery of the certificates, we must have all names by 5:00 p.m. September 14, 2020.

Please send names, birthdates and addresses to amanda.boles@swksaging.org, call her at 620-225-8230, 800-742-9531, or mail to:

SWKAAA
Attention: Amanda Boles, I & A Specialist
P. O. Box 1636
Dodge City, Kansas 67801

Spotlight on new employees



Paige Hamilton

Paige Hamilton is the new Information and Assistance Director for SWKAAA in the Dodge City office.

Paige was born in Ashland but never lived there until 2013 when she moved from Louisiana to be closer to her parents who live in Englewood. Her mother was raised in Englewood and her father in Laverne, Oklahoma, so she always felt like southwest Kansas was home.

She raised three children that she is very proud of and now has three grandchildren. She enjoys sewing, embroidery and anything vintage. She volunteers her time at the Tabitha House in Ashland when not doing renovations on her home.

Paige graduated with a BA from the University of Science and Arts of Oklahoma. She

went on to receive her Nursing Home Administrators License in Oklahoma and enjoyed several years helping the senior population there. She had several wonderful mentors with the main ones being her grandparents in southwestern Kansas.

Call Paige for presentations on our various topics or have a custom made presentation on your group’s needs. We welcome Paige to SWKAAA.

Scam, *from page 12*

- Visit you at your home.
- Call you to enroll you in a Medicare program over the phone, unless you called us first.

them a Medicare number. Medicare cards no longer



Sherry Martinez

Sherry Martinez is the new coordinator for OKEP (Older Kansans Employment Program) for SWKAA in the Dodge City Office.

Sherry has lived in Dodge City most of her life and is married to Jeff Martinez, also a Dodge City native. They have four children and eight grandchildren. She is also from a large family and enjoys getting together with them often. She

have Social Security numbers on them to reduce fraud and protect beneficiaries from identity theft. Even with this change, you should guard your Medicare card like you would a credit card. Be sure

enjoys crafts, taking road trips and spending time with her children and grandchildren.

She is looking forward to assisting individuals who are age 55 and older in obtaining gainful employment.

to check your Medicare claim summaries for errors and questionable bills.

If you suspect Medicare fraud, please report it by calling Medicare’s toll-free customer service center at 1-800-MEDICARE (1-800-633-4227). You can also visit Medicare online at www.medicare.gov/forms-help-resources/help-fight-medicare-fraud.

Please help inform others by sharing this message with family and friends.

Alzheimer's Foundation of America providing free memory screenings digitally nationwide starting July 8

Individuals Encouraged to Make an Appointment to Get a Free, Confidential Memory Screening Through Secure Video Conference

NEW YORK (June 29, 2020)—The Alzheimer's Foundation of America (AFA) announced that it will be providing free, confidential memory screenings digitally through its National Memory Screening Program every Monday and Wednesday from 10:00 a.m. to 4:00 p.m. (ET) starting July 8. Screenings will be conducted one-on-one through secure videoconference in real-time. Appointments can be made by calling AFA at 866-232-8484. The free program is open to everyone: there are no minimum age or insurance requirements.

"Memory screenings are an important part of a good health and wellness routine. We want to make sure that individuals can obtain them from the safety and comfort of their own homes," said Charles J. Fuschillo, Jr., AFA's president & CEO. "Being proactive about your brain health is critically important, which is why we encourage everyone to take advantage of this free service."

Memory screenings are simple, quick and noninvasive, and consist of a series of questions

to gauge memory, language, thinking skills and other intellectual functions. The memory screening takes approximately 10-15 minutes and is confidential. Memory screenings are an important part of health and wellness and are similar to other routine health screenings, such as those for blood pressure, cholesterol and skin checks.

Results are not a diagnosis, but a memory screening can suggest if someone should see a physician for a full evaluation. Oftentimes, memory problems can be caused by treatable or curable conditions, such as a vitamin deficiency or thyroid problem. If the memory problems are the result of something such as Alzheimer's disease, early detection can enable the person to begin medications sooner, participate in a clinical trial and take a more active role in developing their care plan.

Individuals wishing to get a free memory screening should call AFA at 866-232-8484 to schedule an appointment. A computer, smartphone or tablet containing a webcam is needed to participate in the program. Appointments are required and scheduled on a first-come, first served basis.

For more information about memory screenings, Alzheimer's disease or support services available to help families affected by Alzheimer's, visit AFA's website

at www.alzfdn.org or call AFA's Helpline at 866-232-8484.

An official website of the United States government

Here's how you know:

The .gov means it's official. Federal government websites

always use a .gov or .mil domain. Before sharing sensitive information online, make sure you're on a .gov or .mil site by inspecting your browser's address (or "location") bar.

This site is also protected



by an SSL (Secure Sockets Layer) certificate that's been signed by the U.S. government. The https:// means all transmitted data is encrypted — in other words, any information or browsing history that you provide is transmitted securely.

Fuel, from page 10

events. Having gasoline on hand during a power outage after a storm can help fuel generators, much-needed chain saws and other gas-powered equipment.

More fuel tips and information can be found at www.scepter.com.

"Don't wait until a storm is forecast to prepare," says

Marshall. "We've all seen the footage of stores running out of supplies. Get a step ahead of the game, particularly when it comes to essentials like gasoline."

As you go about your seasonal activities, remember that proper fuel handling and storage is essential for a safe and productive season.

Important update to my Social Security's Representative Payee Portal

By Dustin Waters
*Social Security District Manager,
Dodge City, KS*

Millions of Americans who get monthly Social Security or Supplemental Security Income (SSI) benefits need help managing their money and may need a representative payee. A representative payee is a person or an organization we appoint to receive the Social Security or SSI benefits for beneficiaries who can't manage or direct the management of their benefits. Representative payees must know the beneficiary's needs to decide the best use of benefits for care and well-being. To help with this responsibility,

representative payees can now get, save, email, and print a benefit verification letter for the person they represent using their own *my Social Security* account at www.ssa.gov/myaccount. There is no need to visit or call a field office. Many representative payees are also responsible for completing an annual form to account for the benefit payments received. To complete this process, representative payees can either fill out the form and return it to Social Security or conveniently go online at www.ssa.gov/myaccount/rep-payee.html to file the report. It is important to know that a state Protection and Advocacy agency may contact the

representative payee to review the receipts and records of income and expenses.

Visit www.ssa.gov/payee if you have questions about Representative Payees.



New feature in my Social Security puts you in control

By Dustin Waters
*Social Security District Manager,
Dodge City, KS*

The future can be uncertain. However, Social Security's new Advance Designation program can help put you in control of your benefits if a time comes when you need a representative payee to help manage your money. Advance Designation enables you to identify up to three people, in priority order, whom you would like to serve as your

potential representative payee. The following people may choose an Advance Designation:

- Adults applying for benefits who do not have a representative payee.
- Adult beneficiaries or recipients who do not have a representative payee.
- Emancipated minors applying for benefits who do not have a representative payee.

- Emancipated minor beneficiaries or recipients who do not have a representative payee.
- Call us at 1-800-772-1213 (TTY 1-800-325-0778).

If you fall into one of the above categories, you may provide and update Advance Designation information when you:

- File a claim for benefits online.
- Use the application available in your personal *my Social Security* account at www.ssa.gov/myaccount.

You may also change your Advance Designation(s), including the priority order, at any time while you are still capable of making your own decisions. In the event that you can no longer make your own decisions, you and your family will have peace of mind knowing you already chose someone you trust to manage your benefits.

SOUTHWEST KANSAS AREA AGENCY ON AGING 2020 FALL CONFERENCE



"MAKING YOUR MARK"

**September 23, 2020
8AM-3:15PM
Cathedral of Our Lady of Guadalupe
3231 N. 14th, Dodge City, KS 67801**

**For more information call:
SouthWest Kansas Area Agency on Aging
620-225-8230 or outside Dodge City at
1-800-742-9531
The conference will offer 6 1/2 clock hours of
attendance.**

- 8:15 a.m. - 9:15 a.m.

Registration
- 9:15 a.m. - 9:30 a.m.

Opening Remarks – Robert Weilert, SWKAAA Board of Directors Chairperson
- 9:30 a.m. - 10:30 a.m.

Keynote Speaker - Rob Rawlings, Power in Progress, Wichita
- 10:30 a.m. - 10:45 a.m.

Break
- 10:45 a.m. - 11:45 a.m.

"Food Safety" - Kansas Department of Agriculture
- 11:45 a.m. - 12:45 p.m.

LUNCH (Entertainment by Jay Barker)
- 12:45 p.m. - 1:45 p.m.

"Taking Care of Your Own Wellness"- Stacie Droste, Program Director, YMCA, Dodge City
- 1:45 p.m. - 2:00 p.m.

BREAK
- 2:00 p.m. - 3:00 p.m.

"Bullying in the Senior Population" - Mahlon Stucky, Sales Manager, Brookdale Senior Living, Dodge City
- 3:00 p.m. - 3:15 p.m.

Closing Remarks and Evaluation

Registration
Deadline for Registration is
Wednesday, September 16, 2020

Name _____ Address _____

City _____ State _____ Zip _____ Phone _____

Meal Options: _____ Meat _____ Vegetarian

There is \$10 fee per attendee for this program. (Fee is non-refundable and no shows will be billed)

I will need a Certificate of Attendance: ____ (Yes) ____ (No)

**Registrations should be MAILED to SWKAAA,
P. O. Box 1636, Dodge City, KS 67801 or FAXED to (620) 225-8240**