



# Older & Bolder

Oct.-Nov., 2019  
Volume No. 83

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## Medicare open enrollment approaches

It's about that time of year again! Medicare Open Enrollment is the time for people with Medicare to review their health coverage. It begins on October 15, 2019 and ends December 7, 2019. Medicare health and drug plan costs and covered benefits can change from year to year, so people with Medicare should look at their coverage choices and decide on the options that best fit their health needs. If you enroll in a plan or change your coverage during Open Enrollment, your new coverage will begin January 1, 2020.

You can go to <https://www.medicare.gov> and use the Plan Finder tool or call 1-800-Medicare to make your changes. Those people with Medicare who do not wish to change their current coverage do not need to re-enroll in order to keep their current coverage.

If you need help reviewing possible changes, try SHICK. In Kansas, Senior Health Insurance Counseling for Kansas (SHICK) counselors can help with your Medicare choices. SWKAAA works with trained SHICK volunteers and partners in our 28-county

area of southwest Kansas. We have SHICK counselors in Barber, Barton, Clark, Finney, Ford, Gray, Greeley, Hamilton, Kearny, Kiowa, Meade, Pratt, Seward, and Wichita counties. We also have counselors at our Dodge City office.

Give us a call at SWKAAA at 620-225-8230 or 800-742-9531 to get the contact information for a counselor in your area or to make an appointment with a SHICK counselor at the SWKAAA office in Dodge City. We also do phone appointments.

We can also help with open enrollment events in your community if we have enough interest.

Counselors will need a list of all of your prescription medications, including prescription eye drops, oral medications, topical medications, inhaled medications, and injected medications and your Medicare card.

The SHICK program has helped many people save money by reviewing their coverage and switching to a less expensive plan. Let us help you save!



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### Important Dates

2-4 October—Kansas Silver Haired Legislature, Topeka

15 October—Board of Directors Meeting—Dodge City, 10:00 a.m.

4 November—Sub-Region IV—Johnson, 10:00 a.m.

5 November—Advisory Council—Dodge City, 1:30 p.m.

6 November—Sub-Region VI—Pratt, 10:00 a.m.

8 November—Sub-Region V—Hoisington, 1:30 p.m.

11 November—SWKAAA Office

Closed for **Veterans Day**

12 November—Sub-Region II—Dodge City, 2:00 p.m.

14 November—Sub-Region I—Satanta, 1:00 p.m.

18 November—Sub-Region III—Scott City, 2:00 p.m.

19 November—SWKAAA Executive Committee

28 November—SWKAAA Offices Closed for **Thanksgiving**

29 November SWKAAA Offices Closed for **Thanksgiving**



## Monthly Observances

### Adopt a Dog Month.

American Humane Society celebrates “Adopt a Dog Month” each October to help the estimated 3-4 million animals waiting in shelters every year get the loving, forever homes they deserve. Be a hero this month and adopt a dog from your local shelter or rescue group. You’ll be saving his or her life and greatly improving your own.

**Eye Injury Prevention Month.** Experts say that more than 90% of eye injuries can be prevented by wearing protective eyewear and taking other simple precautions. The American Academy of Ophthalmologists sponsors Eye Injury Prevention Month every October to reinforce the importance of preventing accidents and injury.

**National Cybersecurity Awareness Month.** National Cybersecurity Awareness Month is a collaborative effort between government and industry to raise awareness about the importance of cybersecurity and to ensure that all Americans have the

resources they need to be safer and more secure online.

## Weekly

**National Walk Your Dog Week, Oct. 1–7.** Forty percent of dogs—about 17 million in the United States alone—are overweight. If you walk your dog just 30 minutes a day, you (and your dog) will meet national recommendations for heart health. Make the pledge to start walking your dog at least 30 minutes a day for a week—and beyond.

**Fire Prevention Week, Oct. 6–12.** In a typical home fire, you may have as little as one to two minutes from the time the smoke alarm sounds to escape safely. Escape planning and practice can help you make the most of the time you have, giving everyone enough time to get out.

**National Massage Therapy Awareness Week, Oct. 20–26.** Years of research support the efficacy of massage therapy for the treatment of many health issues. These include massage therapy for chronic

pain management, behavioral health treatment, rehabilitation/physical training, and acute medical conditions.

## Daily

**International Coffee Day, Oct. 1.** An occasion to promote and celebrate coffee. Events occur in coffee shops around the world. Enjoy a cup today.

**World Teachers’ Day, Oct. 5.** World Teachers’ Day focuses on “appreciating, assessing, and improving the educators of the world,” and providing an opportunity to consider issues related to teachers and teaching.

**Columbus Day, Oct. 12.** The anniversary of the day in 1492 that Italian explorer Christopher Columbus arrived in the Americas.



**Conflict Resolution Day, Oct. 17.** Conceived by the Association for Conflict Resolution to promote awareness of mediation, arbitration, conciliation, and other creative, peaceful means of resolving conflict.

**Halloween, Oct. 31.** Trick or treat!

## Donor List

Thank You to Our Donors

Franz Pickett

## South West Kansas Area Agency on Aging, Inc.

Rick Shaffer,  
Executive Director  
Lori Gerard,  
Editor and 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](http://www.swkaaa.org)  
or visit us on Facebook





**Day, Nov. 14.** Don't let the stress and the chaos wear you down. Let it go. You'll feel much better.

**America Recycles Day, Nov. 15.** You might not want it, but can it be repurposed, reused, donated, or recycled?

**Thanksgiving Day, Nov. 28.** Tofurkey, turducken, pie, caken. Don't gorge on too many food krakens today, but do give thanks for all of your many blessings.



### Monthly observances

**National Gratitude Month.** You don't have to wait for Thanksgiving to show your gratitude and appreciation. There's something to be grateful for every morning you wake up. This November, challenge yourself to greet each day with an attitude of gratitude.

**National Healthy Skin Month.** Summer is long gone, but you should still be wearing sunscreen and taking other steps to keep your skin hydrated this time of year. Make an appointment with your dermatologist for a skin check and find out what you should be doing to ensure that the largest organ of your body stays healthy.

**National Inspirational Role Models Month.** What better way to show our gratitude this month than by honoring those who've offered us the foundation of a good example? Keep that legacy alive by committing to passing along that example to others.

### Weekly

**National Hunger and Homeless Awareness Week, Nov. 16-24.** Since 1975, the week before Thanksgiving has been designated to raise awareness to the issues surrounding hunger and homelessness. To learn more, or find volunteer opportunities in your area, go to <https://hhweek.org/>.

**National Game and Puzzle Week, Nov. 25-29.** What better way to entertain the crowd during the week of Thanksgiving when several generations of family converge under one roof? Grab a deck of cards for a friendly game of Go Fish, dust off the checker board for a tournament with bragging rights until next year, or help your Aunt Liz work a crossword puzzle. Make your home "Game Central" this week.

### Daily

**Extra Mile Day, Nov. 1.** Recognizing the people and organizations working hard to make a difference in their communities and celebrating the willingness each of us have

to make an impact in our lives, the lives of others, and the world.

**Use Your Common Sense Day, Nov. 4.** Created by leadership consultant and motivational speaker Bud Bilanich to encourage people to let common sense be their guide in all actions.

### Loosen Up, Lighten Up

## 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.*

# Beware of false Social Security or Medicare advertisement

**By Dustin Waters**

*Social Security District Manager in Dodge City, KS*

Scammers have become more aggressive and sophisticated in the digital age. With millions of people relying on Social Security and Medicare, scammers target audiences who are looking for legitimate program and benefit information. Scammers sometimes try to scare people into giving out their personal information. Never give someone who called you any personal information unless you absolutely know who they are.

The law that addresses misleading Social Security and Medicare advertising prohibits people or non-government businesses from using words or emblems that mislead others. Their advertising can't claim that they represent, are somehow affiliated with, or are endorsed or approved by Social Security or the Centers for Medicare & Medicaid Services (Medicare).

People are often misled by advertisers who use the terms "Social Security" or "Medicare." Often, these companies offer Social Security services for a fee, even though Social Security offers the same services free of charge. These services include getting:

- A corrected Social Security card showing a person's married name;

- A Social Security card to replace a lost card;

- A *Social Security Statement*; and

- A Social Security number for a child.

If you receive misleading information about Social Security, send the complete ad, including the envelope (if applicable), to:

Office of the Inspector  
General Fraud Hotline

Social Security  
Administration

P.O. Box 17768

Baltimore, MD 21235

You can learn more about how we combat fraudulent advertisers by reading our publication What You Need to Know About Misleading Advertising at [www.socialsecurity.gov/pubs/EN-05-10005.pdf](http://www.socialsecurity.gov/pubs/EN-05-10005.pdf).

You can also view and share our anti-fraud information at [www.socialsecurity.gov/antifraudfacts](http://www.socialsecurity.gov/antifraudfacts) as well as this YouTube video [www.youtube.com/watch?v=8N96ORODZm8](http://www.youtube.com/watch?v=8N96ORODZm8).

Remember, our information is easy to email and post on social media. Please

let your loved ones know about these types of scams. Sharing this article with friends and family can save them from financial and emotional hardship.

## 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**





# Care and connection

## *Loneliness Affects All Ages*

Human beings are social creatures. Feeling like we're part of a community helps us thrive. But we sometimes have a hard time making and keeping the relationships that sustain us. Many Americans report feeling lonely for long periods of time. Connections with others are important for your health.

Social isolation and loneliness can both cause problems. "Isolation is about whether other people are physically there or not. Being lonely is about not feeling connected to others. You can feel lonely in a room full of people," explains Dr. Steve Cole, an NIH-funded researcher at the University of California, Los Angeles, who studies loneliness.

Loneliness not only feels bad, it may also be harmful to your health. People who feel lonely are at higher risk of many diseases. These include heart disease, high blood pressure, and Alzheimer's disease. Loneliness may also increase the risk of death for older adults.

Some of the increased risk of disease may come from changes in behavior. People who feel isolated may not have friends or family encouraging them to eat right, exercise, or see a doctor. New research suggests that loneliness can also directly harm our health.

"Lonely people have differences in their biology that make them more vulnerable to disease," Cole explains. He and colleagues have studied how

loneliness affects the immune system, your body's disease fighting system. They found that loneliness may alter the tendency of cells in the immune system to promote inflammation. Inflammation is necessary to help our bodies heal from injury. But when it goes on too long, it may raise the risk of chronic diseases.

People who feel lonely may also have weakened immune cells that have trouble fighting off viruses. "So that leaves lonely people more vulnerable to a variety of infectious diseases," Cole adds.

People often associate loneliness with getting older. But

you can feel lonely at any age. A recent survey found that young Americans are more likely to feel lonely than older adults. Some research suggests that social media tools and resources are preventing younger people from connecting in real life, Cole says. However, more studies are needed to know whether this is true.

It can be hard for people to talk about loneliness, Cole explains. They may feel like something is wrong with them, even though feeling lonely happens to almost everyone at some point.

NIH-funded researchers are looking into ways to help people

break the cycle of loneliness. Studies have shown that feelings of loneliness can be reduced by helping others, Cole says. Caregiving and volunteering to help others may therefore help people to feel less lonely.

Having a sense of purpose in life may be another way to fight the effects of loneliness. Research has found that having a strong sense of mission in life is linked to healthier immune cells. "And when you start to pursue a goal that's important to you, you almost always have to cooperate with others to do that," Cole says. "That helps bring people together." <https://newsinhealth.nih.gov/2018/08/care-connection>.

## Stay safe and awake at the wheel

A nap can be pleasant and relaxing—unless you're at the wheel of a car when it happens. The U.S. Department of Transportation estimates that sleep-related driving accidents cause 40,000 injuries and 150 deaths every year. Don't be one of them. Follow these tips for staying awake and alert on the road:

- **Get enough sleep.** If you know you'll be driving a long distance, plan to get the sleep you need ahead of time. Take a nap before you leave if you'll be driving late—but avoid driving late at night if at all possible, as you'll be naturally sleepy

anyway no matter how rested you feel.

- **Take breaks.** Don't try to drive for hours at a time. Stop about every two hours for 10-15 minutes of rest, brisk exercise, and stretching.

- **Get proper nutrition.** Stay hydrated—drink lots of water. Coffee, tea, and energy drinks may provide a temporary boost, but remember that they can wear off quickly and leave you with less energy than before. The same goes for candy. Eat fruit, sunflower seeds, or high-carb granola bars, and don't gobble them down in a few

bites. Eating slowly forces you to keep your attention level up.

- **Don't get too comfortable.** Open the window to keep cold air blowing on your face, or adjust your seat just enough to be noticeable as you drive (but not enough to distract you). Listen to loud music—maybe music you don't like—or talk radio, as long as it doesn't get you too upset.

- **Pull over.** If all else fails, find a safe spot to pull over and take a nap. Fifteen or 20 minutes may be enough to get you through the rest of your trip safely.

# Six questions to ask your healthcare provider about out-of-pocket medication costs

(BPT) - Even in the privacy of a doctor's office, many patients hesitate to discuss one subject: money.

While nearly one in four Americans over the age of 50 feels stressed about their medical bills, only half of those have spoken to their healthcare provider about it, according to a University of Michigan poll. But it pays to ask about the cost of your treatment. The same poll found that two-thirds of patients who talked to their healthcare provider about drug costs received a recommendation for a lower-cost alternative.

Speaking with your healthcare provider about treatment options and out-of-pocket costs should be one of the first things you do after being diagnosed

with a chronic illness. But sometimes it can be hard to know how to start the conversation, or what questions to ask. As the largest independent charitable organization dedicated to helping people pay out-of-pocket costs for their prescribed treatments, the Patient Access Network (PAN) Foundation helps patients manage the financial burden of care every day. Dan Klein, President and CEO of the PAN Foundation, suggests asking your healthcare provider the following questions if you are concerned about the cost of your medication.

**1. Can you or someone in your office help me find out how much this medication will cost out-of-pocket?**

Although drug prices fluctuate, and patients pay different amounts depending on their health insurance, healthcare providers or their staff can usually provide an estimated cost for a treatment or can call your pharmacy and find out. This simple question is an easy way to start the cost-of-care conversation and let your healthcare provider know that you want to explore ways to minimize your costs.

**2. Does this medication have a generic equivalent that I can use?**

Many brand-name drugs, especially those that have been on the market for a long time, have generic equivalents that are significantly cheaper. These

generic copies contain identical active ingredients and are rigorously tested by the FDA to ensure they are as safe and effective as the brand-name versions.

**3. Could a change in dosage or frequency help reduce my costs, but still be effective?**

Out-of-pocket costs should not prevent you from accessing and adhering to your treatment. But controlled changes to your dosage or frequency may help you lower your costs without compromising effectiveness. It's crucial that this is only done under medical advice, as making cost-cutting decisions without your healthcare provider's input can be harmful.

**4. Is there a less expensive way to receive my treatment?**

Depending on your condition, there may be multiple ways to receive treatment, some more expensive than others. For example, oral anti-cancer agents have become an increasingly common part of cancer treatment plans but are sometimes more expensive than traditional intravenous (I.V.) administration. Be sure to ask your healthcare provider if there is a cheaper treatment option for you that meets your healthcare needs.

See **Questions,**  
page 16

## Social Security is not trying to take your benefits

By Jim Kreidler

*Consumer Education Specialist, FTC*

September 13, 2019 — We've seen a new twist on the Social Security Administration (SSA) scam recently. The SSA imposter robocall says your benefits will end. (That's not true, by the way.) If you get a call like this, do not press 1. Instead, just hang up and remember:

- Your Social Security number is not about to be suspended.
- The real Social Security Administration will never call to threaten your benefits.

- The real SSA will never tell you to wire money, send cash, or put money on a gift card.

The Social Security Administration scam is the number one scam reported to the FTC right now. People filed nearly 73,000 reports about Social Security imposters in the first six months of 2019, with reported losses of \$17 million. (You can explore the data about imposter scams and losses at [ftc.gov/exploredata](https://ftc.gov/exploredata).)

So, if you're getting these calls, you're not alone. Tell your friends and neighbors about this scam. Tell them to hang up the phone. And then to report it to the Federal Trade Commission.



# An early Alzheimer's diagnosis can make a big difference

(BPT) - After 30 years of painting commercial buildings, Mario Martinez of San Jose, California, had experienced days like this before - grueling hours under a sun-soaked sky, doing back-breaking work. He loved his job, but after spending hours outside he was ready to go home.

Mario bent down to pick up his paintbrush, roller and can. Turning back to look at his day's work, he paused. His heart sank. He knew something was wrong.

"Mario came home and told me he had painted the wrong side of the doors on the building," his wife Veronica said. "It was alarming because he's been painting buildings for years and never made this kind of mistake. It worried us both."

The couple had both noticed that Mario seemed to be more forgetful recently, but neither had shared their concerns with the other. Now that Mario's memory lapses were interfering with his work, it was time to talk.

## Take action through conversation

"Veronica told me I was asking for more and more help," Mario said. "I told her that I was forgetting a lot of the things she asked me to do.

The more we talked, the more I realized I had a problem. I was forgetting many moments in my life and not enjoying activities that I had enjoyed before."

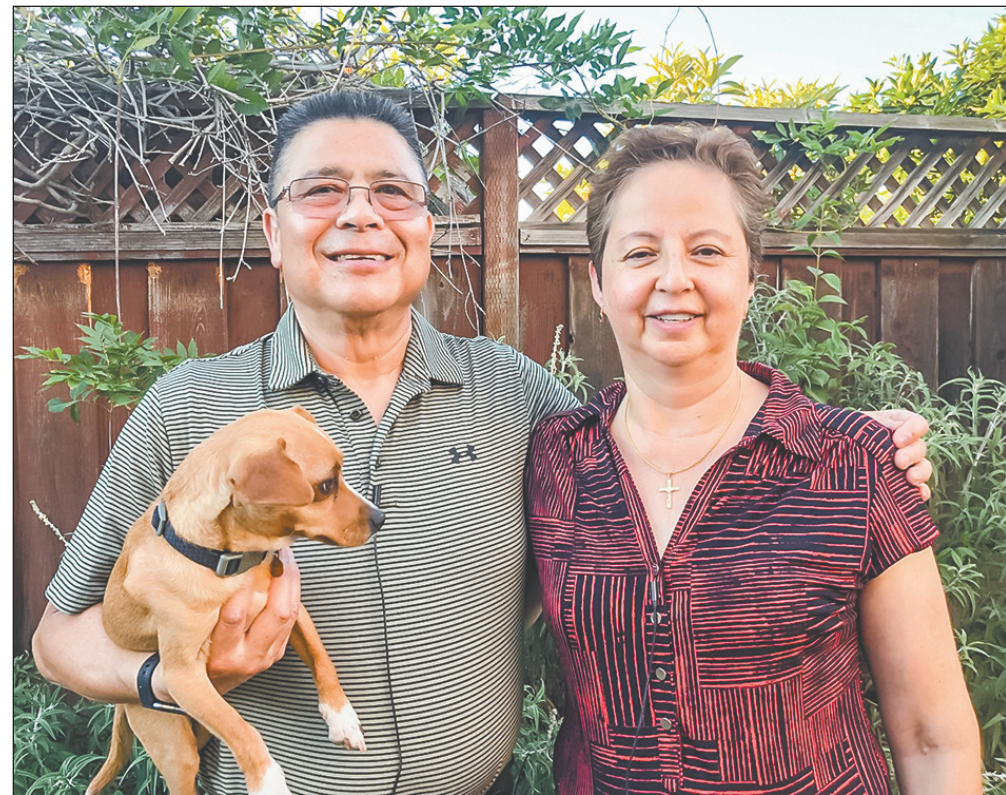
The couple's difficult conversation led Mario to his doctor's office and he was eventually diagnosed with Alzheimer's disease.

Mario is not alone. He is one of more than 5 million Americans living with Alzheimer's - a fatal brain disease that causes problems with memory, thinking and behavior. Every 65 seconds someone in the United States develops Alzheimer's disease and it's the country's sixth-leading cause of death.

Despite Alzheimer's growing impact, many families struggle with discussing the issue. A recent Alzheimer's Association survey reveals that 72 percent of Americans say that talking to close family members about cognitive decline would be challenging for them. However, having these difficult, but important conversations sooner can prevent a crisis and improve health options and outcomes.

## Reach out for help

To encourage and help more families discuss cognitive problems sooner, the



Alzheimer's Association, in partnership with the Ad Council, has launched the "Our Stories" campaign. "Our Stories" features real stories of people who noticed cognitive changes in a family member and took the first, difficult step to initiate a conversation.

"It's understandable that many families are reluctant to express their concerns and start a conversation, but there are good reasons to do so," said Ruth Drew, director of information and support services, Alzheimer's Association. "Initiating conversations sooner can enable early diagnosis, which offers many important benefits, including allowing more time for critical care planning, better disease

management and providing diagnosed individuals a voice in their future care."

The "Our Stories" website ([alz.org/ourstories](http://alz.org/ourstories)) offers families tools and resources, including customizable conversation starters, a list of early signs and symptoms of Alzheimer's, benefits of early diagnosis, a downloadable discussion guide and other resources.

Whether you're noticing changes in yourself or a loved one, starting a conversation about Alzheimer's can be difficult, but it can make a big difference and there are resources to help. When something feels different, it could be Alzheimer's - now is the time to talk.



# Fall healthy eating

**By Stephanie Becker, RDN, LD**  
*Pratt Regional Medical Center*  
*Dietitian*

It's that time of year! From October through the end of the year, the stores are overflowing with candy and other seasonal desserts. All these goodies are loaded with sugar and fat. Unless we're careful, it is easy to pack on an extra 10 pounds during the fall and winter months. That extra weight can be enough to raise your blood sugar, cholesterol, or

blood pressure. Here are some tips for controlling your intake over the holidays.

- Try to eat at the same time each day. Spread your meals and snacks (if needed) at least 3-4 hours apart to give your blood sugar time to return to normal. This is especially important if you are diabetic or overweight. Avoid snacking when you are not going to "burn it off" (evenings, watching TV, or sitting at the desk).

## Highly processed foods lead to weight gain

A study found that when people consumed a diet of highly processed foods, they took in more calories and gained more weight than when on a diet of minimally processed foods.

Researchers compared the effects of a highly processed and a minimally processed diet in 10 men and 10 women residing for four weeks at the NIH Clinical Center. Each diet lasted for two weeks. People received three meals per day plus snacks. They could eat as much or as little as they wanted.

Processed foods usually have a lot of calories, salt, sugar, and fat and are low in fiber, but the researchers matched the meals for these nutrients.

The highly processed diet had foods like canned ravioli, hot dogs, chicken nuggets, pork sausage, and tater tots. The minimally processed diet had foods like salad,

grilled beef roast and vegetables, and baked fish. People noted that the diets both tasted good and were satisfying.

On the highly processed diet, people ate more calories and gained an average of two pounds. On the unprocessed diet, they ate fewer calories and lost about two pounds.

The results support the benefits of unprocessed foods. But the researchers note that processed foods can be difficult to avoid.

"Just telling people to eat healthier may not be effective for some people without improved access to healthy foods," says NIH obesity expert Dr. Kevin Hall, who led the study.

More studies are needed to better understand how processed food affects weight.

Source: <https://newsinhealth.nih.gov/2019/07/highly-processed-foods-linked-weight-gain>

- Do not get up and eat during the night – keep a bottle of water at bedside instead. We often mistake thirst for hunger during the night. A nighttime 8-10 hour fast is good for most people.
- Drink calorie free beverages (black coffee, unsweetened tea) or water between meals and with each meal.
- For each meal – make sure you are getting at least three food groups from the My Plate diagram (example= a green salad with berries and nuts... or a sandwich and a cup of fresh melon). Choose a variety at each meal and rotate your favorite foods.
- Look at the amount of food you are going to eat – if it's more than 3-4 cups (including fluids) you are probably over-eating and stretching your stomach. This will only make you want more at future meals. Measure foods onto your plate until you know what a portion should be - and then practice portion control daily.
- Choose the healthiest options when eating out – especially if you eat out more than once a week. (Fast food restaurants have the calories listed). When portions are large, ask for a take-out box or share a meal with your partner.
- Keep a food journal to see what you're missing out on... or use an app such as MyFitnessPal to track your intakes if you must limit calories, fats, sodium or carbohydrates.

- Allow a once a week small portion of a "treat" if you feel deprived or have a special event to celebrate (example=ice cream sandwich or cupcake).
- Plan ahead for the week. For the main meals eaten at home – make a week's menu & shopping list to assure you have what is needed for the meals.
- Plan ahead daily. If you ate a high carbohydrate breakfast (a waffle or pancake) – go with a lighter lunch (vegetables and lean meat). If lunch is a big meal, choose a light supper or a healthy snack such as low fat popcorn with a sliced apple and a tablespoon of peanut butter.
- At the store, use your shopping list and take time to look at a few labels each week to determine what choices are best for you. Try a new fruit or vegetable – or a new recipe for more variety each week!
- At home, prepare only what you and your family can eat in two meals (serve once fresh and once leftover) – or freeze individual portions for future meals when making chili, soup, or casseroles. Over-cooking leads to over-eating if you don't plan ahead.
- If you must do holiday baking – make sure to share with family, friends or neighbors. Buy small packages of snacks or treats if you have guests coming – so you won't be tempted to "finish off" what is left.
- Enjoy your holidays by focusing on the time spent with family and friends, rather than the food. Prevention is the best cure!



# A heartfelt request

Emma came home from work one Tuesday evening with no idea how her life was about to change. Mixed in with her daily mail was a handwritten note addressed simply to “neighbor.” The handwriting on the envelope and the note inside was in a shaky hand that reminded Emma of her late grandmother’s penmanship.

The return address on the envelope was for a house across the street that Emma believed to be vacant. The curtains were always closed and in

the few years since Emma and her family moved into the neighborhood, they never saw anyone enter or leave the house across the street.

The note inside the envelope read:  
*Dear neighbor,*

*I see you with your family and you seem like a very nice person. I was wondering if we could be friends. I am 93 years old and no longer have any family. I am very lonely.*

The note was signed by a woman named Allison.

In just a few lines Emma was reduced to tears. She thought of her own grandmother, who she’d just buried a few months ago, and how the loss of her passing was still present. Then she thought about how much loneliness and courage it would take for an elderly person to reach out to a complete stranger, hoping to make a connection.

The next day, after Emma sent her kids off to school, she walked over to Allison’s house and knocked on the door. She was greeted by a petite older woman with dazzling blue eyes. For

the next few hours they got to know a little about each other over a pot of coffee and warm banana bread. Over the next few years Allison became a surrogate grandmother to Emma and her family.

As we embark upon this festive season of feasting and holiday observances, let us remember that the person in the next cubicle, living down the hall or across the street may be left out of these good times. Reach out in the spirit of friendship and inclusion to warm the heart of a lonely person through a selfless act of kindness.

## Watch for the mental health risks of your social media use

Social media can help you keep in touch with friends and family, but it’s not always beneficial to your mental health. It’s been linked to depression, low self-esteem, social anxiety, and other problems. How can you stay sane online? The Philadelphia Inquirer website offers these suggestions:

- **Limit your use of social media.** Don’t let Facebook, Twitter, and other social media platforms dominate your life or interrupt your interactions with people in the real world. Put your smartphone down during mealtimes, and don’t take it to bed with you. Take breaks from social media from time to time to reduce its hold on you.
- **Pay attention to your**

**emotions.** Think about why you’re scrolling down the screen and how what you see and read makes you feel. Are you genuinely enjoying the experience? Do you find yourself getting depressed or angry? Are you checking social media because you want to find out something, or just from habit? Be mindful about your social media use so you can control it instead of letting it control you.

- **Prioritize your real-world relationships.** Make a point of spending time with your family and friends in person, not just online. From time to time, go through your list of friends and contacts and eliminate those who are no longer relevant to your life.



## Key Dates for the Health Insurance Marketplace

Get ready for Open Enrollment – mark key dates on your calendar and follow the tips below.

### 4 Key Dates

- **November 1, 2019:** Open Enrollment starts for 2020.
- **December 15, 2019:** Open Enrollment ends.
- **December 31, 2019:** Coverage ends for 2019 Marketplace plans.
- **January 1, 2020:** Coverage can begin for 2020 Marketplace plans.

### Visit HealthCare.gov

- Sign up to get emails or texts with the latest news and reminders of important dates.
- If you have Marketplace coverage now, review your application at [HealthCare.gov](https://www.healthcare.gov) to make sure it’s up-to-date and report any life changes.
- If you don’t have Marketplace coverage now, create an account and see what coverage or help with costs you may qualify for.
- Apply and enroll in health coverage.

You have the right to get Marketplace information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you’ve been discriminated against. Visit [CMS.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html](https://www.cms.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html), or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

Paid for by the Department of Health & Human Services.



Health Insurance Marketplace

CMS Product No. 11660  
Revised July 2019



# Helper-Companion: Assistance and Emotional Support Dogs

By Lynne Hewes

If you have ever considered getting an assistance dog as a helper and a companion, there are a few things you might want to know.

## Trained assistance dogs

Professionally trained assistance dogs are just that: dogs trained to assist a person who needs help doing something he or she cannot do alone. Some categories for assistance dogs

are guide dogs (trained to assist the blind or visually impaired), service dogs (who help people with physical disabilities), and facility dogs (who partner with professional educators, health-care givers, or counselors and work in schools, nursing homes, therapy clinics, and counselors' offices).

Lisa Hamilton, Cimarron, is a puppy raiser for KSDS Assistance Dogs, Inc., which has its home base in Washington, Kansas. The organization breeds, trains, and

places assistance dogs. They have been an accredited member of Assistance Dogs International (ADI) since 2003, and have volunteer puppy raisers in 16 states (KSDS).

A KSDS puppy raiser receives a puppy when it's approximately eight weeks old. The job is to teach the basics.

"As a puppy raiser, I teach the dog basic obedience, commands, and manners," Hamilton says. "I also try to get it used to social settings with

groups of people. It's not trained yet, so, by law, it doesn't have public access in Kansas. I ask permission to take it inside a school or a business or a nursing home. If I'm told no, then I respectfully leave."

At about 18 months, the dog is returned to KSDS for advanced training. It's tested at the K-State College of Veterinary Sciences for bone, hip, and eye problems. If it passes the physical tests, then it's ready for more advanced training.

Hamilton raised one puppy which did not pass the test.

"He had a small cataract on one eye," she says, "and didn't pass. But dogs who do not pass are adopted out to qualified families, so he has a happy home. His new family sends me photos of him often."

Dogs who pass the physical tests receive more advanced training; then they are selectively matched for temperament and physical attributes with people who need them. The person with the disability must demonstrate the ability to give commands and to care for the canine assistant.



**Best Buds:** Dustin Strelsky and his dog Santo share a bond of friendship. Along with other services, Santo is also able to help Strelsky maneuver his wheelchair in and out of his truck.



**Not a big gamble:** Harley, a service dog trained in part by Lisa Hamilton, Cimarron, gets a taste of casino life to see if he can ignore crowds of people and loud noises.

Person and dog become a team: they train together for several weeks and receive additional training together throughout the dog's life.

KSDS has placed teams in 32 states.

One of Hamilton's puppies, Santo, was placed as half of a team with a young man who depends upon a wheelchair. Santo can pull his wheelchair, and when it must be transferred into the man's truck, Santo is trained to help hand his owner the folded chair.

"We have a strong bond," the

**See Dogs,**  
page 14



# Thinking of Getting a Dog?

## Consider Carefully before You Do

By Lynne Hewes

Several years ago, when England's Queen Elizabeth announced that, at age 89, she had decided not to get another dog, senior citizens everywhere began to have discussions about getting a pet. "Am I too old to get a dog? Would it be a mistake to get a dog now?" they asked. "What if I can't take care of it?"

Excellent questions.

Sure, a dog can be a great companion, and as we age, we sometimes feel lonely. We may not be as involved in activities as we used to be, or we may not get out and make friends as easily as we used to. A dog can fill that emptiness. Also, in addition to combating loneliness, it's true that having a dog can bring health benefits.

In an article for *Dog Clinic*, Richard Cross writes, "Pets can potentially reduce blood pressure, lower the chances of depression, provide social opportunities and increase activity levels. They also help to fight loneliness, which is a common problem for elderly people."

Phillip Moeller, writing for *U.S. News and World Reports*, says that "Having a pet, and particularly one that requires regular outdoor activity, helps you stay connected to life."

However, the decision to get a pet should not just be about us. What about the dog? A dog might be good for us, but we need to ask ourselves, will we be good for the dog?

Anyone who's thinking of bringing a pet into the house must understand that they are

making a multiple-year commitment. A dog's lifetime is 12-18 years, depending on the breed.

An Internet search will provide lots of articles which list "the best dog breeds for senior citizens," but the truth is that every dog is different.

Last year, a friend who is retired and lives in Eastern Kansas decided to purchase a pure-bred Vizsla puppy. She had owned several Vizslas throughout her life, and was certain that raising this dog would be no different. When she got her new puppy home, however, she discovered that it seemed virtually untrainable. No matter what she tried, the puppy was hard to housebreak, and it was anxious, afraid of loud noises, and terrified when friends dropped by. She ended up returning it to the breeder.

"I don't know whether it was me or the dog," she says. "I expected this puppy to be like the others I had owned, and it wasn't. But, also, maybe I don't have the energy and patience I used to have."

Experts recommend that, instead of buying a puppy, senior citizens choose an older dog from a shelter. Certainly, there are benefits to bringing an older dog into the home: (1) It's probably already housebroken and obedience trained, (2) it will be much calmer than a puppy, (3) it won't require constant attention or as much exercising, and (4) shelters are full of dogs who were abandoned through no fault of their own (Cross).

Another important reason to consider an older dog is our own



**Home at last:** Toby, now about 15, came to his current owner from a shelter in Dodge City. He has proved to be an excellent companion.

age and physical condition. Sure, we may be able to walk a dog everyday now, but what about in five years? What will happen to our dog if, some years down the road, we enter a nursing home? And, remembering that a dog can live nearly 20 years, what will happen to the dog when we die?

Barbara Ballinger, author of "The Healing Power of Pets," says that there are issues that everyone should consider before bringing a dog into their home:

Our own lifestyle and

temperament are important considerations. If our lives are sedentary, then it will almost certainly be difficult to rush outside several times a day to housetrain a puppy.

Are we physically able to care for a dog? If we normally don't exercise much, taking a dog out for a walk will be inconvenient—even

See **Dog 2**,  
page 14



# Financial fraud is targeting older adults at record levels

(BPT) - The financial exploitation of older people is a rampant epidemic in America. A recent report by the Consumer Financial Protection Bureau revealed that each incident of financial fraud cost older adults ages 70 to 79 an average of \$45,300. And when the older adult knew the suspect, the average loss rose to about \$50,000.

As older adults experience more wealth events - from selling a home to making IRA withdrawals - they become more vulnerable to scammers. This can often happen when older people lose touch with those who can help protect them. While technology has made lots of things easier, including managing money, it has also increased the ways for scammers to weaponize fraudulent activity. It is more critical than ever to empower older adults to protect their financial accounts - and for trusted family and friends to help them do so, before it's too late.

World Elder Abuse Awareness Day is observed in June. This is a great reminder and call to action to act on this topic. Through increased awareness and concrete steps, we can help our loved ones better protect their financial assets.

### How to spot financial fraud

Former FBI section chief of the Cyber Threat Division Greg Rupert, now the head of financial crimes risk management at Charles Schwab, said, "I've seen every trick scammers use to separate older adults from their money and they are ever more targeted and sophisticated in their approach. Financial scams, no matter the amount lost, are devastating to older adults, who rely on those resources and are unable to recoup the loss."

Common types of scams targeting older adults include healthcare insurance scams, counterfeit prescription drug schemes, romance

scams, person-in-need scams, lottery scams, funeral and cemetery scams, telemarketing/phone scams and investment schemes.

### How family members can help

Help protect your older family member against financial scams by staying engaged so you can spot the signs of an investment scam and help if warning signs appear.

Speak to them regularly and be on alert for clues, for example if they mention being asked for money, or that managing their finances is confusing or overwhelming.

When you visit them in their home, notice visual cues such as unpaid bills or piles of unopened mail and physical clues like fearful behavior, worsening of an illness

or disability as the result of the pressure from a scammer's tactics.

One of the biggest risk factors for older adults when fraud has taken place is being too embarrassed to admit they may have been scammed to ask for help. This

See **Fraud,**  
page 13

## SOUTHWEST KANSAS SENIOR CITIZENS LAW PROJECT

### AAA SCHEDULE 2019-2020

#### 1st Quarter (October-December 2019)

#### Kansas Legal Services

DATE	SENIOR CENTERS	KLS REPRESENTATIVE	TIME
10-03-19	Pratt Senior Center	Liz Ramirez	10:30am
10-03-19	Great Bend Senior Center	Liz Ramirez	1:30pm
10-04-19	Syracuse Senior Center	Liz Ramirez	11:00am
10-09-19	Tribune Senior Center	Liz Ramirez	1:30pm
10-11-19	Dodge City Senior Center	Liz Ramirez	10:00am
10-11-19	Meade Senior Center	Liz Ramirez	1:30pm
10-18-19	Liberal Senior Center	Liz Ramirez	10:00am
10-18-19	Garden City Senior Center	Liz Ramirez	1:00pm
10-25-19	Greensburg Senior Center	Liz Ramirez	10:00am
10-25-19	Medicine Lodge Senior Center	Liz Ramirez	1:30pm
DATE	SENIOR CENTERS	KLS REPRESENTATIVE	TIME
11-01-19	Hugoton Senior Center	Liz Ramirez	10:00am
11-01-19	Ulysses Senior Center	Liz Ramirez	1:00pm
11-07-19	Larned Senior Center	Liz Ramirez	11:00am
11-07-19	Great Bend Senior Center	Liz Ramirez	1:30pm
11-08-19	Dodge City Senior Center	Liz Ramirez	10:00am
11-22-19	Liberal Senior Center	Liz Ramirez	10:00am
11-22-19	Garden City Senior Center	Liz Ramirez	1:00pm
DATE	SENIOR CENTERS	KLS REPRESENTATIVE	TIME
12-05-19	Great Bend Senior Center	Liz Ramirez	1:30pm
12-05-19	Scott City Senior Center	Liz Ramirez	11:00am
12-05-19	Leoti Senior Center	Liz Ramirez	1:00pm
12-13-19	Dodge City Senior Center	Liz Ramirez	10:00am
12-20-19	Liberal Senior Center	Liz Ramirez	10:00am
12-20-19	Garden City Senior Center	Liz Ramirez	1:00pm

**\* An attorney will visit only if appointments are scheduled. Please contact your local Senior Center or Kansas Legal Services (620-227-7349) if you plan to meet with the attorney.**



# Ella Mae Julian presented with NWS award

Ella Mae Julian, a Cooperative Weather Observer near Big Bow Kansas, was presented with the Earl Stewart award in Johnson on Thursday, September 19<sup>th</sup>, by Scott Tessmer, Chief Program Officer from National Weather Service Central Region Headquarters. This award is given to observers who complete 75 years of observations. The award is presented in honor of Earl Stewart, who completed 75 years (1917-1994), at Cottage Grove, Oregon. Mrs. Julian's husband, Theodore, had been the primary observer since 1944 before his passing in 1999. Mrs. Julian was his backup before taking over the primary duties. They have provided precipitation data for over 75 years.

Mrs. Julian is the longest serving cooperative weather observer in southwest Kansas. She received letters of congratulations from Senators Pat Roberts and Jerry Moran, Representative Roger Marshall, Kansas Governor Laura Kelly and National

Weather Service Director Louis Uccellini.

The Julian Family was also presented with the Family Heritage award for 75 years of service. Representing the National Weather Service from Dodge City were Larry Ruthi, Meteorologist-in-Charge, Jeff Hutton, Warning Coordination Meteorologist, Jesse Lee, Observing Program Leader, and Matt Gerard, Meteorologist. Vaughn Lorenson, Emergency Manager for Stanton County, John Smith, backup Cooperative Weather Observer, James Lane, representative from Senator Pat Roberts's office, Reid Petty, representative from Senator Jerry Moran's office and Rebecca Swender, representative from Roger Marshall's office, were also in attendance.

The National Weather Service's Cooperative Weather Observer Program has given scientists and researchers continuous observational data since the program's inception more than

a century ago. Today, around 10,000 volunteer observers participate in the nationwide program to provide daily reports on temperature, precipitation and other weather factors such as snow depth, river levels and soil temperature.

Satellites, high-speed computers, mathematical models and other technological breakthroughs

have brought great benefits to the nation in terms of better forecasts and warnings. But without the century-long accumulation of accurate weather



Scott Tessmer, Chief Program Officer at Central Region Headquarters of NWS presents Ella Mae Julian with the Earl Stewart award and the Family Heritage Award.

observations taken by dedicated volunteer observers, scientists could not begin to adequately describe the climate of the United States.

## Fraud, from page 12

hesitancy can only be overcome with regular communication and wellness check-ins with trusted family members.

### 5 steps to safeguard financial assets

Here's how you can avoid scams and make sure you and your senior family members are not victims of financial fraud:

- **Designate a trusted contact.** Financial institutions like Charles Schwab provide an option to designate a trusted contact - a person who can speak to your financial

services provider in the event of an emergency, such as financial exploitation.

- **Get your financial affairs in order.** Understand your full financial situation, including locating and filing key financial records, creating or reviewing wills, establishing trusts and power of attorney declarations, and updating account and insurance policy beneficiaries as your life situation changes.

- **Guard your passwords.** According to the 2018 FBI Internet Crime Report, people over 60

experience the most incidents of online investment scams and the highest monetary loss. To protect your online financial accounts, create unique passwords and never share usernames, logins, passwords or personal identification numbers.

- **Get smart with your smartphone.** Scammers can mask their phone number to make it appear that a call is local or from a trusted party. Prevent telemarketing scams by joining the National Do Not Call registry and let calls from unknown phone numbers go to voicemail.

- **Up your technology game.** Local recreation centers and libraries offer technology and digital literacy classes to help older adults and their family members protect themselves online and learn about the latest financial schemes.

To learn more about how to educate yourself and your older family members on the latest financial schemes, visit: <https://www.schwab.com/resource-center/insights/section/resources-for-senior-investors>.



## Dogs, from page 10

man says. "Santo and I are best friends."

KSDS breeds and trains assistance dogs, but they do not deal with dogs which might be classified as "emotional support dogs."

### What about "emotional support dogs"?

Unfortunately, a problem is arising because of the vagueness of laws surrounding assistance dogs, how a dog can be certified as an assistance dog, and who can use an assistance dog.

"There's just a lot of gray area," says Hamilton. "This makes it

difficult for people who actually need an assistance dog. If everyone with a dog puts a cape on it, calls it an 'emotional support dog,' and takes it into Walmart, that creates a problem. Trained assistance dogs are allowed public access, which means that they have proven that they are well behaved enough to enter public spaces such as schools, grocery stores, and nursing homes. Someone's personal pet may not have that level of training."

Because laws are vague and vary from state to state, the Americans with Disabilities Act website

tries to clarify positions about assistance dogs.

According to the ADA website, there's a big difference between service animals and emotional support and "comfort" animals. That difference lies in specialized training. A service animal, says the website, "means any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability."

On the other hand, "Emotional support animals provide companionship, relieve loneliness, and sometimes help with depression, anxiety, and certain phobias, but do not have special training to perform tasks that assist people with disabilities" ("Service Animal").

An Internet search of "emotional support animals" will result in a slew of sites which offer, often for a hefty fee, quick, on-line tests to see whether you need emotional support from an animal. Those sites also promise a "doctor's letter" advocating that support. However, the ADA says that, "It does not matter if a person has a note from a doctor that states that the person has a disability and needs to have the animal for emotional support. A doctor's letter does not turn an animal into a service animal."

An assistance animal with "special training to perform tasks to assist someone with disabilities" is allowed public access, which means that it's allowed anywhere its person goes: grocery stores, restaurants, schools, most areas of hospitals, storm shelters, etc. Emotional support animals are not allowed public access.

### The bottom line:

So what's the difference between an assistance animal and an emotional support animal? Besides the special training involved, there are two questions: (1) Is the animal required because of a disability? And (2) What work or task has the animal been trained to perform? ("Service Animal").

The *Anything Pawsable* website's article "USSDR Minimum Training Standards for Service Dogs" reminds us to "remember that owning and using a Service or Assistance Dog is a privilege, covered under the law, for disabled individuals who use a dog to help them complete specific physical tasks they would otherwise have difficulty performing on their own....Service and Assistance Dogs teams have been granted their rights based on their excellent behavior, politeness, public conduct, and the necessary, beneficial and functional tasks the dogs perform for their disabled owners."

Yes, emotional support animals provide comfort and relieve stress, but, no, they don't get to go shopping or board an airplane with us.

### Sources:

Hamilton, Lisa. Personal Interview. 18 July 2019.

KSDS Assistance Dogs, Inc. *The Pathway*. Summer 2017. Vol. 12, No. 2.

"Service Animal Resource Hub." *ADA National Network*. July 2019. <https://adata.org/service-animal-resource-hub>.

"USSDR Minimum Training Standards for Service Dogs." *Anything Pawsable*. 18 July 2019. <https://www.anythingpawsable.com/minimum-training-standards-for-service-dogs/>.

## Dog 2, from page 11

though doing it would surely be good for us.

Will the dog get along with others? If family members visit, will the dog welcome them? And what about strangers who may come to the house in event of an emergency? There have been cases of dogs attacking EMTs bursting into a home to help.

We also need to consider finances. Costs to feed a pet and pay for vet visits, groomers, and a pet sitter can be high.

In the event that our lives change, we should have a backup plan for our pets. Ballinger says that "Our golden years can be very unpredictable, so it's important to have a contingency plan in place for our furry and feathered friends before an emergency strikes. Without one, beloved animals may wind up [homeless or] in a shelter.

Just because we're seniors doesn't mean we shouldn't have pets. The question should be

about the pet. We must ask ourselves whether we're able to provide a good life and home for a dog. The answer is not about our age so much as it is about our health and ability, and, to be fair to any animal, we must consider those things before we adopt.

### Sources:

Ballinger, Barbara. "The Healing Power of Pets for Seniors." *Aging Care*. 20 August 2018. <https://www.agingcare.com/Articles/benefits-of-elderly-owning-pets-113294.htm>.

Cross, Richard. "Are You Ever Too Old to Get a Dog?" *The Dog Clinic*. 2019. <https://www.thedogclinic.com/are-you-ever-too-old-to-get-a-dog>.

Moeller, Phillip. "10 Reasons Older People Need Dogs." *U.S. News and World Report*. 7 January 2010. <https://money.usnews.com/money/retirement/slideshows/10-reasons-older-people-need-pets?onpage>.



# Changing your direct deposit information with Social Security

**By Dustin Waters**  
*Social Security District Manager in Dodge City, Kansas*

With our busy lives, it's easy to fall into that cycle

of postponing some tasks because of other priorities. This may be true for you when it comes to changing your payment method for Social Security benefits.

## Joyce retires



The Board of Directors and staff at the Southwest Kansas Area Agency on Aging wish to congratulate Joyce Hett on her retirement August 2, 2019. During her eight plus years as a Case Manager in the Garden City and surrounding area, she has served numerous older Kansans and persons with disabilities with dignity and respect, always wanting the best for those she had contact with. We wish Joyce well in her retirement.

Unfortunately, forgetting to change your payment method can lead to delayed payments.

The most convenient way to change your direct deposit information with Social Security is by creating a *my Social Security* account online at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount). Once you create your account, you can update your bank information without leaving the comfort of your home. Another way to change your direct deposit is by calling Social Security at 1-800-772-1213 (TTY 1-800-325-0778) to make the change over the phone. If you prefer to speak to someone in-person, you can visit your local Social Security office with the necessary information.

Because we are committed to protecting your personal information, we need some form of identification to verify who you are. If you are online, we verified your identity when you initially created your *my Social Security* account. All you need to do is log in at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount) with your secure username and password to gain access to your information.

If you call Social Security, we will ask identifying questions to ensure we

are speaking to the right person. If you visit the office, you will need to bring a driver's license or some form of ID with you. Once we have identified that you are the correct person and are authorized to make changes on the Social Security record, all we need is the routing number, account number, and type of account established. We don't ask for a voided check, nor do we obtain verification from the bank. Therefore, you should be sure you are providing accurate information to us.

Because you may be unsure if your direct deposit change will affect your next payment, we highly recommend that you do not close the old bank account until you have seen your first Social Security deposit in the new bank account. That way, you can feel secure you will receive your benefits on time, regardless of when the change was reported to Social Security.

When you have to report changes to your direct deposit, be sure to visit us online at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount). Social Security always strives to put you in control by providing the best experience and service no matter where, when, or how you decide to do business with us.



# Welcome new case managers

Julia Rieth is our newest case manager in the Garden City SWKAAA office. She comes to us with plenty of experience, having been a case manager at the Northwest Kansas Area Agency on Aging prior to moving to Garden City. She has also been a social worker with Good Samaritan Society in Hays as well as a social worker/family support worker at St. Francis Community Services in Hays. Julia



grew up in Garden City. She obtained her Bachelor's Degree in social work from Fort Hays State University in Hays. Julia is bilingual in English and Spanish and is a great asset to the SWKAAA team. Welcome Julia!

Andra Larabee is the newest case manager in the Dodge City SWKAAA office. She lives on a ranch south of Meade, Kansas and has two children. Her daughter is in her last year of veterinary school at Oklahoma State University. Her son just finished up his associates degree in ranch and feedlot operations at Clarendon College in Texas and has returned home to take over the family ranch. This has given



Andra an opportunity to get back into working with the older adults. Andra loves all things outdoors and loves to hang out with her family and she says her family and extended family are her greatest source of enjoyment. Welcome Andra!

## Questions, from page 6

**5. Do you have drug coupon discount cards for my medication, or free samples?**

Drug companies often give healthcare providers discount coupons or free samples to dispense to patients. It can be easy for healthcare providers to forget about these, so don't be afraid to ask! Drug

manufacturer discount coupons can only be used by those with commercial insurance, not by people with Medicare or Medicaid.

**6. Can you or someone in your office help me find financial assistance to cover my costs? Is there a charitable**

**foundation that I can apply to?**

Charitable foundations, like PAN, can help patients pay their out-of-pocket costs for prescription medications. Your healthcare provider's office should be familiar with these programs and can point you in the right direction. You

can learn more about patient assistance charities and connect with resources to help you manage your chronic illness at [panfoundation.org](http://panfoundation.org). You can also download the FundFinder app from that website, which will notify you when assistance becomes available from any of the major charitable patient assistance foundations.