

December 2020 – Altered Delivery Schedule

Warren/Hamilton Counties Office for the Aging

All meals served with 1% milk, bread, margarine, (Congregate site only - **coffee, and tea and juice**). Diabetic desserts are available for those with diabetes. **Menus subject to change. Frozen Dinner Heating Instructions: Oven:** 350 degrees for 30-45 min or 160 degree (Loosen aluminum foil top or puncture film seal) **Microwave:** Plastic Containers only - loosen film seal, heat on high 5-6 minutes. Let stand 2-3 minutes prior to serving. **Caution contents will be hot.**



Newsletter for Seniors

Warren-Hamilton Counties Office for the Aging

1340 State Route 9 • Lake George, NY 12845 • 518-761-6347


Toll Free Number 1-888-553-4994

NY Connects 1-866-805-3931

FALL EDITION

2020

OCTOBER, NOVEMBER AND DECEMBER

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
	December 1 Meatloaf/Gravy Mashed Potatoes Spinach Chilled Peaches	December 2 Cabbage Roll Skillet with Brown Rice Scandinavian Veggies Mandarin Oranges	December 3 Beef Stroganoff over Noodles Winter Squash Strawberry Shortcake	December 4 Baked Fish Scandia Red Roasted Potatoes Zucchini & Tomatoes Rice Pudding/topping
December 7 Stuffed Shells with Marinara Meat Sauce Italian Veggies Carrots Chilled Pineapple	December 8 Sheppard Pie with Mashed Potatoes & Veggie Peas & Onions Tropical Fruit	December 9 Apple N' Onion Chicken Sweet Potatoes Spinach Fruited Gelatin/Topping	December 10 Roast Pork Loin/Gravy Mashed Potatoes Winter Squash Applesauce	December 11 Breaded Fish Scalloped Potatoes Mixed Veggies Mandarin Orange
December 14 Sour Cream Chicken Sweet Potatoes Brussel Sprouts Pudding	December 15 Swedish Meatballs Over Noodles California Veggies Cookie	December 16 Greek Penne and Chicken Peas & Onions Mandarin Orange	December 17 Beef Pot Pie with Potatoes & Veggies Scandinavian Medley Tropical Fruit	December 18 CHRISTMAS DINNER Baked Ham with Sauce Sweet Potatoes French Green Beans Christmas Dessert
December 21 Tortellini Alfredo with Chicken Italian Veggies Mandarin Orange	December 22 CHEF'S CHOICE	December 23 Beef Stew with Boiled Potatoes/Carrots Cauliflower Biscuit Fresh Fruit	December 24 Chili/ Shredded Cheese Corn Bread Brown Rice Corn Tropical Fruit	December 25  Meal Site Closed
December 28 Chicken Parmesan Penne Pasta/ Marinara Sauce Carrots Tropical Fruit	December 29 Chicken & Stuffing Casserole Peas California Medley Fruited Gelatin/Topping	December 30 Chicken & Biscuit Brown Rice Italian Veggies Yogurt w/Berries	December 31 Meatloaf/Gravy Mashed Potatoes Spinach Chilled Peaches	MONDAY – Hot & Frozen Meal TUESDAY – No Delivery WEDNESDAY – Hot & Frozen Meal THURSDAY – No Delivery FRIDAY – Hot Meal

Meal site numbers:

Bolton: (518)644-2368
Cedars: (518)832-1705
cedars@warrencountyny.gov
Chestertown: (518)494-3119

Johnsburg: (518)251-2711
Long Lake: (518)624-5221
Warrensburg: (518)623- 2653
Lake Pleasant: (518)548-4941
Indian Lake: (518)648-5412

Lake Luzerne: (518)696-2200
First Presb. Church Glens Falls &
Solomon Heights, Queensbury:
(518)832-1705
Wells: (518)924-4066

Age 60+ suggested contribution is \$3.per meal, under age 60 required contribution is \$5. Please Note: Contact your Meal Site to request a substitution if you do not care for Fish or Liver. The phone numbers for the Meal Site are listed above.

Office Staff

Deanna “Dee” Park - *Director*
Catherine Bearor -
Services Specialist

Susan Dornan -
NY Connects Coordinator
Hanna Hall - *Services Specialist*

Dinah Kawaguchi - *Keyboard
Specialist*

Tammy Morehouse -
Services Specialist

Rose Ann O’Rourke -
Coordinator of Services

Jami Rivers - *Receptionist*

Mary Ann McCarthy -
Volunteer Coordinator

Catherine Keating - Stauch -
Registered Dietician / Menu



Newsletters are available
online at:

www.warrencountyny.gov/ofa/newsletters.php

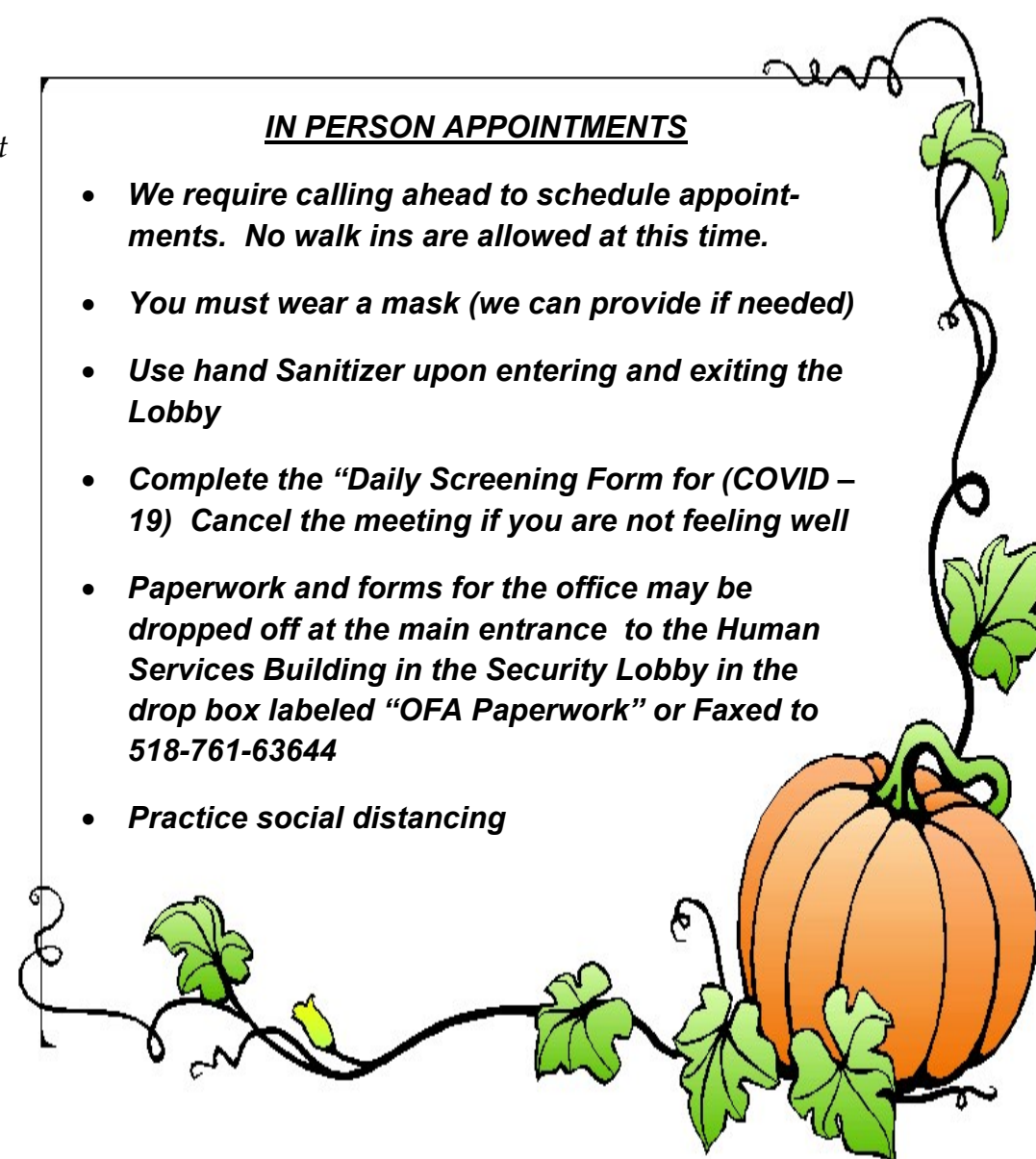
Or contact Mary Ann at
761-6347 to be added to our
email list.

OFA Program Reminders

IN PERSON APPOINTMENTS

- We require calling ahead to schedule appointments. No walk ins are allowed at this time.
- You must wear a mask (we can provide if needed)
- Use hand Sanitizer upon entering and exiting the Lobby
- Complete the “Daily Screening Form for (COVID – 19) Cancel the meeting if you are not feeling well
- Paperwork and forms for the office may be dropped off at the main entrance to the Human Services Building in the Security Lobby in the drop box labeled “OFA Paperwork” or Faxed to 518-761-63644
- Practice social distancing

**Programs made possible through funding from the US Dept of Health and Human Services—ACL, NYSOFA and both Warren and Hamilton Counties. **



November 2020 – Altered Delivery Schedule

Warren/Hamilton Counties Office for the Aging

*Dear OFA,
During these last few months of quarantining, face masks, and isolation, I have found I have a lot of free time and would like to help make a difference in our community by working part-time and/or volunteering. I drive and am available during the week and also on weekends. What are some ways I may be able to make a positive difference in our community while remaining safe at the same time? I would like to get started soon!
Thank you for your ideas!
Grateful in Glens Falls*

*Dear Grateful,
Many home care agencies are looking for people to hire as "Companion Aides" to do errands, light housekeeping, etc.*

Office for the Aging has volunteer opportunities to safely deliver meals to those in need and you could do this once, twice, or a dozen times a month depending on your availability!

RSVP (Retired and Senior Volunteer Program) matches people 55 and older with opportunities to volunteer. Contact RSVP by email at rsvp@tricountyunitedway.org or telephone 518-743-9158.

*Thank you for asking-we appreciate your willingness to make a positive difference here in our community!
Sincerely,
Office for the Aging*

Have a question for us? Email it to our newsletter editor, Mary Ann @

McCarthyM@warrencountyny.gov

We will answer your question in an upcoming issue or follow up with you directly if you prefer.

NY Connects is here to assist you with your long term care related questions.

Call 1-866-805-3931

Or

711 NY Relay Service



NY Connects
Your Link to Long Term Services and Supports

Our NY Connects Long Term Care Council invites community members to join our membership! It's free to participate, no mandatory attendance, and you will receive lots of information. Interested?
Call Susan @ 1-866-805-3931.

DECEMBER SAVE THE DATE

NY Connects Long Term Care Council invites you to join us Thursday, December 3, 2020 for our meeting.





NY Connects
Your Link to Long Term Services and Supports

CALL SUSAN @ 1-866-805-3931 OR EMAIL TO DORNANS@WARRENCOUNTYNY.GOV FOR MORE INFORMATION



All meals served with 1% milk, bread, margarine, (Congregate site only - **coffee, and tea and juice**). Diabetic desserts are available for those with diabetes. **Menus subject to change. Frozen Dinner Heating Instructions: Oven:** 350 degrees for 30-45 min or 160 degree (Loosen aluminum foil top or puncture film seal) **Microwave:** Plastic Containers only - loosen film seal, heat on high 5-6 minutes. Let stand 2-3 minutes prior to serving. **Caution contents will be hot. Age 60 + suggested contribution is \$3. Per meal, under age 60 required contribution is \$5.**

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
November 2 Stuffed Shells with Marinara Meat Sauce Italian Veggies Carrots Chilled Pineapple	November 3 Sheppard Pie with Mashed Potatoes & Veggie Peas & Onions Tropical Fruit	November 4 Apple N' Onion Chicken Sweet Potatoes Spinach Fruited Gelatin/Topping	November 5 Roast Pork Loin/Gravy Mashed Potatoes Winter Squash Applesauce	November 6 Breaded Fish Scalloped Potatoes Mixed Veggies Mandarin Orange
November 9 Sour Cream Chicken Sweet Potatoes Brussel Sprouts Pudding	November 10 Beef Pot Pie with Potatoes & Veggies Scandinavian Medley Tropical Fruit	November 11  Meal Site Closed	November 12 Swedish Meatballs Over Noodles California Veggies Cookie	November 13 Greek Penne and Chicken Peas & Onions Mandarin Orange
November 16 Tortellini Alfredo with Chicken Italian Veggies Mandarin Orange	November 17 Spaghetti & Meatballs Marinara Sauce Green Beans Carrots Peach Cobbler	November 18 Creamy Parmesan Fish Potato of the Day Mixed Veggies Birthday Cake Happy Birthday	November 19 Chili/ Shredded Cheese Corn Bread Brown Rice Corn Tropical Fruit	November 20 Thanksgiving Meal Roast Turkey/Gravy Mashed Potatoes Winter Squash Stuffing/Dinner Roll Assorted Pies
November 23 Chicken Parmesan Penne Pasta/ Marinara Sauce Carrots Tropical Fruit	November 24 CHEF'S CHOICE	November 25 Macaroni & Cheese Stewed Tomatoes Broccoli Fruited Gelatin/Topping	November 26 Happy Thanksgiving  Meal site Closed	November 27 MEAL WILL BE DELIVERED 11/25 Chicken & Biscuits Brown Rice Italian Vegetables Yogurt w/Berries
November 30 Chicken Reuben Brown Rice Japanese Veggies Chilled Pears			MONDAY – Hot & Frozen Meal TUESDAY – No Delivery WEDNESDAY – Hot & Frozen Meal THURSDAY – No Delivery FRIDAY – Hot Meal (see note on 11/27)	


October 2020 – Altered Delivery Schedule

Warren/Hamilton Counties Office for the Aging



NY Connects
Your Link to Long Term
Services and Supports

All meals served with 1% milk, bread, margarine, (Congregate site only - **coffee, and tea and juice**). Diabetic desserts are available for those with diabetes. **Menus subject to change. Frozen Dinner Heating Instructions: Oven:** 350 degrees for 30-45 min or 160 degree (Loosen aluminum foil top or puncture film seal) **Microwave:** Plastic Containers only - loosen film seal, heat on high 5-6 minutes. Let stand 2-3 minutes prior to serving. **Caution contents will be hot. Age 60+ suggested contribution is \$3. Per meal, under age 60 required contribution is \$5.**

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
MONDAY – Hot & Frozen Meal TUESDAY – No Delivery WEDNESDAY – Hot & Frozen Meal THURSDAY – No Delivery FRIDAY – Hot Meal			October 1 Beef Florentine Scandinavian Veggies Tropical Fruit Cup	October 2 Breaded Fish Scalloped Potatoes Mixed Veggies Mandarin Orange
October 5 Sour Cream Chicken Sweet Potatoes Brussel Sprouts Pudding	October 6 Swedish Meatballs Over Noodles California Veggies Cookie	October 7 Greek Penne and Chicken Peas & Onions Mandarin Orange	October 8 Beef Pot Pie with Potatoes & Veggies Scandinavian Medley Tropical Fruit	October 9 Spaghetti & Meatballs Marinara Sauce Green Beans Carrots Peach Cobbler
October 12  Meal Site Closed	October 13 CHEF'S CHOICE	October 14 Beef Stew with Boiled Potatoes/Carrots Cauliflower Biscuit Fresh Fruit	October 15 Chili/ Shredded Cheese Corn Bread Brown Rice Corn Tropical Fruit	October 16 Creamy Parmesan Fish Potato of the Day Mixed Veggies Birthday Cake Happy Birthday
October 19 Chicken Parmesan Penne Pasta/ Marinara Sauce Carrots Tropical Fruit	October 20 Chicken & Stuffing Casserole Peas California Medley Fruited Gelatin/Topping	October 21 Chicken & Biscuit Brown Rice Italian Veggies Yogurt w/Berries	October 22 Meatloaf/Gravy Mashed Potatoes Spinach Chilled Peaches	October 23 Liver & Onions w/Gravy Mashed Potatoes Green Beans Brownie
October 26 Chicken Reuben Brown Rice Japanese Veggies Chilled Pears	October 27 Macaroni & Cheese Stewed Tomatoes Broccoli Fruited Gelatin/Topping	October 28 Cabbage Roll Skillet with Brown Rice Scandinavian Veggies Mandarin Oranges	October 29 Beef Stroganoff over Noodles Winter Squash Strawberry Shortcake	October 30 Baked Fish Scandia Red Roasted Potatoes Zucchini & Tomatoes Rice Pudding/topping

Ask your Pharmacist

Pharmacists do more than count pills!

- Pharmacists can administer vaccinations to adults.** Need your flu, pneumonia, shingles, tetanus, or hepatitis A and B? Ask your pharmacist. Often, you don't even need an appointment.
- Pharmacists can put your medications into easy-to-open containers.** Most are happy to do this as long as there are no children in your home. They can also use large-print labels to make it easier for you to read the label. Ask your pharmacist. They may also be able to fill your pill dispenser for you or package medications you take regularly into daily packs so you won't miss a dose.
- Pharmacists can help you get multiple medications on the same refill schedule.** This way you can make fewer trips to the drugstore. Ask your pharmacist.
- Pharmacists may be able to save you money.** They may substitute a generic prescription or call your doctor to find another option if a medication costs too much. Ask your pharmacist.
- Pharmacists may provide a consultation for chronic health conditions.** Your doctor is the expert about your condition—diagnosing, developing a treatment plan and evaluating your health however your pharmacist is the medication expert who can sit down with you and discuss what your medicines do and how to take them for best results. Ask your pharmacist. You can check with your insurance company to see if this is a covered benefit. Some insurance companies and some doctors' offices also offer pharmacy consultations.
- Pharmacists can advise you about medication interactions.** If you are thinking about a new herbal remedy or a vitamin or mineral supplement, ask your pharmacist. In addition to speaking with your physician, ask your pharmacist if it could interact with medications you're already taking.





HIICAP Corner

Medicare Information and Updates



Protecting yourself from Medicare Fraud

Tips for avoiding scams which target Medicare recipients:

Guard your card - protect your Medicare number as you would Social Security number

- * Medicare will never contact you for your Medicare number or other personal information unless you have given them your permission in advance.
- * Medicare will never call to sell you anything.
- * You may get calls from people or companies promising you things if you give them a Medicare number, don't do it.
- * Medicare will never visit you at your home.
- * Medicare can't enroll you over the phone unless you called them first.

Discern legitimate from scam mail - This can be challenging, especially during the increased time of promotion for Medicare plans in your area

- * Mailings from government agencies, such as Medicare and Social Security, should not be overlooked. These letters may contain important information about your current or future status.
- * Flyers, letters, or postcards claiming to be from 'Medicare' that do not have these seals or logos should be set aside. Do not respond to them unless you can verify that they are legitimate.
- * Many of these mailings will have a notice in small writing stating that they are '*not affiliated with any government agency*' or that '*Medicare has not reviewed or endorsed this information*' or that '*This is a solicitation for Medicare plans in your area.*' Responding to these mailings may lead to sales calls that could result in getting you to change your coverage.

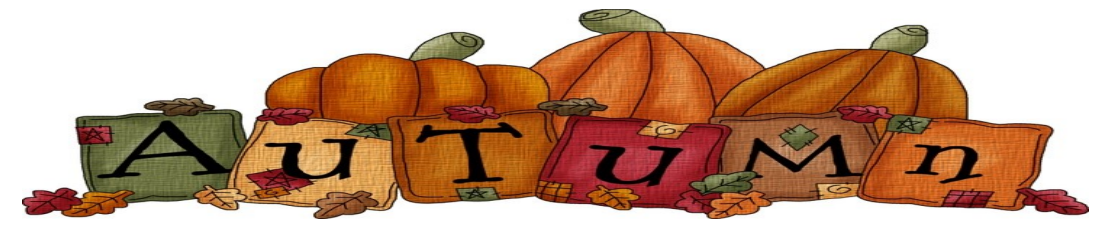
Don't hesitate to ask questions - When someone calls asking for your personal health or financial information, do not feel obligated to respond. Ask for their name, number, address, and name of agency they represent. Let them know you want to verify their information before providing details and if they are genuinely concerned with assisting you, will understand your need to be a safe consumer.

Reporting suspected fraud -

- * Medicare 1-800-MEDICARE (1-800-633-4227) for Medicare billing issues
- * Federal Trade Commission 1-877-FTC-HELP (1-877-382-4357) to file a complaint if you feel you have been victim of fraud, identity theft, or other unfair or deceptive business practices.
- * NYS Attorney General Help Line 1-800-771-7755



HIICAP
Health Insurance Information,
Counseling and Assistance
Program



L N C F P Y K C X T A J F H D E T
 N Z A O U J F I N S P I R E D P N
 A K F A M I L I A R P Q O V K X E
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PURPOSEFUL

SEASON

CONNECTION

ROUTINE

SWEATERS

PUMPKIN

COMFORT

INSPIRED

BLUSTERY

SCHEDULES

APPLES

NATURE

GOLDEN

HOME

FAMILIAR

INTENTION

LEAVES

MAGNIFICENT

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Attention Meal Recipients:

No Meals will be delivered on the following dates:

- Monday, October 12, Columbus Day Holiday**
- Wednesday, November 11, Veterans Day**
- Thursday, November 26, Thanksgiving Day**
- Friday, November 27, the day after Thanksgiving**
- Friday, December 25, Christmas Day**



A Note Regarding Snow Days and Meal Deliveries

Due to COVID many of the school districts may have the option to hold classes remotely when the weather is bad as a replacement for snow days. If we have inclement weather and the drivers are unable to deliver meals it will be up to the Office For The Aging to decide if meal delivery should be cancelled. The site managers will make every effort to notify the home delivered meal recipients. Due to the large number of Clients served through Cedars Meal Site please check the local news stations, the OFA website or Facebook for meal cancellations. **Meal Recipients please remember that if we have snow, ice or slippery conditions your walkways need to be cleared for the safety of the Volunteers. Thank YOU!**

HIICAP Corner Medicare Information and Updates



Fall 2020

Medicare Open Enrollment/Annual Election Period
10/15/2020-12/7/2020

The Annual Election Period (aka Open Enrollment) is your opportunity to review your current Medicare coverage against options available for 2021 to decide if you would like to make changes.

Annual Notice of Change (ANOC)

If you are already enrolled in a Medicare Advantage plan or Medicare Part D prescription plan you will receive the ANOC from your plan in late September. This notice gives you a summary of any changes in the plan's cost and coverage that will take place January 1 of next year. Review this notice to see if your plan will continue to meet your health care needs in the upcoming year including providers, facilities, medications, and treatment options. If you are enrolled in a plan and are satisfied with your coverage, you do nothing and the Medicare plan you have now will roll over to 2021.

Enrolling in or making a change to your Medicare coverage

* Medicare.gov - Medicare's official website that offers you the ability to search Medicare plans using the Plan Finder. Plan Finder gives you the ability to search plans specific to your county and find a plan that is compatible with your medications, providers, and costs.

* 1-800-MEDICARE (1-800-633-4227) - Similar to Medicare.gov, this number connects you 24/7 to a Medicare representative who can help you review the options specific to your county. They can input your medications, offer options, and assist with enrollment.

* Plan Representatives/Companies - Although there will be limited number of local presentations this year from Medicare Insurance Providers, you can contact the plans directly to ask specific questions without obligation to enroll. You may also request a local contact to meet with for an in person or virtual consultation and, if interested, enrollment assistance.

* Office for the Aging - Contact your County Office for the Aging to speak with a HIICAP counselor who can assist with questions about Medicare and available options.

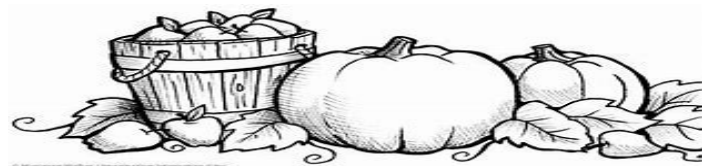
Cost Saving Programs

Medicare Savings Program (MSP): Assists with Part B premium and medication expenses. Gross monthly income below \$1456 individual or \$1960 couple. Apply through local Dept. of Social Services.

EPIC (NYS Prescription Assistance Program): Helps with Part D out-of-pocket costs. Call 1-800-332-3742 for more information and to request an application.



HIICAP
Health Insurance Information,
Counseling and Assistance
Program



IMPORTANT CHANGES TO COMMUNITY MEDICAID RULES STARTING

OCTOBER 1, 2020

Rose Landau, Staff Attorney

Legal Aid Society of Northeastern New York

In New York, Medicaid currently has a five-year look-back period for applicants for nursing home coverage. Up until now, there has been no official look back when someone applies for Community Medicaid. In other words, if assets were transferred prior to applying for Community Medicaid, there were no ramifications to that person's eligibility for Community Medicaid. However, effective for applications filed on or after October 1, 2020, there will now be a 30-month look back, similar to that of a Medicaid nursing home application. The look back will require a full review of an individual's finances, going back two and a half years, if that person is seeking Medicaid coverage of long-term care services *in the community*.

This process will apply to home health care services, private duty nursing, personal care and the assisted living program. It is not clear, based on the language of the final bill, whether individuals already receiving Medicaid coverage of long-term care services in the community will also be subject to the look-back.

This new two and a half year look-back will likely work in the same way that the five-year look-back for Medicaid nursing home coverage does. Thus, beginning on October 1, 2020, if an individual is looking to enroll in a Medicaid run long-term care services program such as the Consumer Directed Personal Assistance Program, that person first must provide two and a half years of financial records to the county's Department of Social Services (DSS). Financial records must be provided for both the applicant and the applicant's spouse. DSS is the entity that processes Medicaid applications and will review all of the provided documents in order to determine eligibility.

DSS will be looking for transfers made for less than fair market value, commonly referred to as an "uncompensated transfer." Examples of this would be "selling" your car to your son for one dollar, or giving your granddaughter your home in exchange for ten dollars.

There is a presumption in the law that large transfers made during the look-back period were done for the purpose of qualifying for Medicaid. There are a few exceptions to this presumption—including transfers to certain immediate family members under very specific conditions--but it can often prove difficult to overcome.

If an exception cannot be met and a valid explanation cannot be provided as to why the funds were transferred during the look-back period, then DSS will impose a transfer penalty ("penalty period") upon the person seeking Medicaid coverage based on the amount of the transfers. If that happens, the applicant must privately pay for services for the length of the penalty period before Medicaid will begin to cover the services.

It appears that the formula used when calculating a transfer penalty for long-term services in the community will be the same as that used when calculating transfer penalties for nursing home Medicaid applicants. A transfer penalty is determined by taking the total value of all non-exempt transfers made for less than fair market value and dividing that by the regional rate for the cost of nursing home care. The regional rate for Northeastern New York in 2020 is \$10,719.

Sheet Pan Salmon with Potatoes and Broccolini

1 pound small Yukon Gold potatoes, halved
½ cup olive oil, divided
1¼ teaspoon kosher salt, divided
¾ teaspoon black pepper, divided
4 6-oz. salmon fillets
1 pound Broccolini, trimmed

2 tablespoons fresh lemon juice (from 1 lemon)
1 shallot, finely chopped
1½ teaspoon Dijon mustard



How to Make It

Step 1- Preheat oven to 450°F. Toss potatoes with 2 tablespoons oil, ½ teaspoon salt, and ¼ teaspoon pepper on a rimmed baking sheet. Roast for 15 minutes.

Step 2- Meanwhile, rub salmon with 1 tablespoon oil and season with ½ teaspoon each salt and pepper. Add salmon to baking sheet and roast until potatoes are tender, 5 more minutes.

Step 3 - Turn potatoes, add Broccolini to baking sheet, and drizzle with 1 tablespoon oil. Heat broiler and broil all until salmon and Broccolini are browned, 2 to 3 minutes.

Step 4 - Whisk lemon juice, shallot, and mustard with remaining ¼ cup oil and ¼ teaspoon salt and drizzle over salmon and vegetables.

Seven-Layer Mediterranean

- 1 carton (8 ounces) hummus
 - 1 cup reduced-fat sour cream
 - 1 jar (8 ounces) roasted sweet red peppers, drained and chopped
 - ¼ cup crumbled feta cheese
 - ¼ cup chopped red onion
 - 12 Greek olives, pitted and chopped
 - 2 tablespoons chopped fresh parsley
- Baked pita chips



Directions

Spread hummus into a 9-in. pie plate. Top with sour cream, red peppers, cheese, onion and olives. Sprinkle with parsley. Refrigerate until serving. Serve with pita chips.





Flu season is from October to May in the United States.

Catherine Keating-Stauch, RDN CDN Certified Dietitian Nutritionist

Flu symptoms include coughing, runny nose, fever, chills, body aches, and headache.

Symptoms can be mild or severe and typically last from one to two weeks.

The flu might not cause serious problems for some, but there's a risk for complications in those ages 65 and older. The reason for this is because older adults tend to have a weaker immune system.

6 Ways to Boost Your Immune System If You're Over 65

If you're over age 65, here's what you can do to strengthen your immune system and prevent the flu and its complications:

1. Get a flu vaccination - An annual flu vaccination can reduce your risk of infection by 40 to 60 % the flu virus changes from year to year, so you'll need to repeat vaccination each year. When you get a flu vaccine, also ask your doctor about pneumococcal vaccines to protect against pneumonia and meningitis.

2. Eat a healthy diet - Eating a healthy, nutrient-rich diet is another way to boost your immune system so that it can fight off viruses. This includes eating a diet rich in fruits and vegetables, which contain vitamins and antioxidants to promote good health.

3. Get active - Strenuous physical activity can become harder with age, but that doesn't mean you should stop moving completely. Regular physical activity can strengthen your immune system and help your body fight off infections and viruses. Aim for at least 30 minutes of physical activity for three days a week.

4. Get plenty of sleep - Sleep deprivation also reduces the effectiveness of the immune system. Sleep becomes more important with age because it also helps improve brain function, concentration, and memory.

5. Maintain a healthy weight - If you're overweight, increasing physical activity and adjusting your diet can also help you shed excess pounds. This is important because carrying too much weight has a negative impact on your immune system.

6. Spend time outdoors - Vitamin D also helps strengthen the immune system. Spending additional time outdoors allows your body to naturally convert vitamin D from sun exposure. The amount of sun exposure to get the vitamin D you need will depend on your skin tone. Some people need as little as 15 minutes, whereas others may need up to two hours.

The takeaway - the flu is a potentially dangerous virus for people ages 65 and older. It's important that you take steps to strengthen your immune system to avoid a cold and flu. Still, influenza isn't always preventable, so see a doctor immediately if you develop any symptoms.

Adopted By: Healthline



For example, if DSS determines that an individual seeking Medicaid coverage of long-term care services made non-exempt uncompensated transfers during the look-back period, totaling \$10,719, then that individual will be assessed a 1-month penalty period. In order for Medicaid to cover long-term care services, this individual would need to privately pay for one month of services. Once that single month is paid, Medicaid will begin covering those services.

If DSS determines that an individual seeking Medicaid coverage of long-term care services made non-exempt uncompensated transfers during the look-back period, totaling \$21,438, then that individual will be assessed a 2-month penalty period. In order for Medicaid to cover long-term care services, this individual would need to privately pay for two months of services. Once those two months are paid, Medicaid will begin covering those services.

For those requiring services in the community who did not properly plan far enough in advance, this will be potentially disastrous. The potential to be assessed a transfer penalty could have serious financial consequences for people seeking Medicaid coverage of long-term care services. Many individuals may not be in a position to privately pay for such services, potentially forcing them to forego services that are otherwise medically necessary.

In addition to the financial issues that will present absent sufficient planning, gathering the necessary financial records can be burdensome and often requires extensive efforts. If you do not keep good financial records, there could be added time and stress for you and your family in retrieving 30 months of financial documentation.

Generally, DSS is required to make Medicaid determinations within 45 days. However, DSS is already overloaded with cases so even with current applications, such determinations are often not made that quickly. More voluminous and complicated applications will likely cause an increased processing time. It is common to hear that a nursing home Medicaid application can take up to an entire year due to all the documentation that is needed for the look-back.

Keeping good financial records is a way to help decrease the processing time. This includes saving copies (ideally both digital and paper) of things like your bank and retirement plan statements. Generally, DSS will want further clarification as to where or how certain large transfers were spent, so if you make a big sale, like a piece of real property or a car, make sure you're keeping documentation of how the money from that sale was spent. Not being prepared with these documents will lead to longer waiting times before getting the services you need. While you're waiting, you will have to pay privately for or else forgo those services.

The bad news is that this new look-back creates an added barrier to accessing necessary health care services, especially for seniors and disabled individuals. The good news is, there is a way around this barrier if you start planning early enough. It's never too soon to consult with an attorney about Medicaid planning! Medicaid planning is for everyone, not just wealthy people. If you can't afford a private attorney, call the Legal Aid Society at 518-587-5188.

How to Avoid Being the Victim of a COVID-Related Scam

With the circumstances of COVID 19 we have seen an uptick in the occurrences of scams being perpetrated, especially against older adults. Scams are frequently orchestrated over the phone, although they can also be carried out in person, through the mail, and online. Although recovery of assets or income is sometimes possible, it is very often difficult and usually does not result in the victim being made financially whole again.



New scams that are being seen now due to the Coronavirus include offers for vaccines, test kits, air filtration systems, and supplements to help prevent COVID 19. As of the writing of this article, none of these things have been scientifically proven to be effective. If you receive an offer that you think might be legitimate, do not be pressured into buying anything on the spot and talk to your doctor about it first.



Another type of scam that is particularly prevalent in current times are charity scams or scams involving people pretending to collect funds for charities, particularly those related to COVID 19 relief. So, what are some tips to avoiding charity scams? Never pay by cash, gift card, or money transfer to these organizations,

visit the organizations websites directly rather than following links, and be wary of charities calling you for donations. Ask for them to send you something in writing instead. A legitimate charity will never pressure you to make a donation over the phone.

Errand Helper scams are also becoming increasingly common. Scams of this nature involve scammer offering to help with errands and then disappearing with the money given to complete the errands. If you are in need of help with errands, reach out and find a trusted friend, neighbor, or family member. If you order goods online, make sure to use a trusted seller.



You may also encounter what are known as government imposter scams such as scams regarding Social Security, Medicare, or Economic Impact Payments. Make sure to visit government websites directly rather than through links. Know that the government will not call you by telephone regarding expediting your Economic Impact Payments. If someone calls you asking for personal information such as your Social Security number, credit card number, bank account number, Medicare ID number, or driver's license number, just hang up the phone. If someone asks for personally identifiable information by phone, in person, by text, or by email or if someone you don't know requests money through money transfer, gift cards, or peer to peer payment apps such as Venmo, those are all red flags that you are being contacted by a scammer.

CORNER

CATHERINE'S



Make Your Thanksgiving a Healthy One

Catherine Keating-Stauch, RDN CDN Certified Dietitian Nutritionist

Thanksgiving is a time for reflection and appreciation. It's when we sit down to eat with family and friends to give thanks. Unfortunately, it's also a time when most people overindulge in high-calorie, low-nutrient foods and alcoholic beverages which can be harmful especially to seniors. The older we get, the harder it is to fight off the holiday pounds, because our metabolism is working much slower. High cholesterol, a rise in blood pressure, and foods that can cause inflammation to our joints are a few things that older adults need to keep in mind this holiday season. **That doesn't mean you can't still enjoy the holidays. To celebrate a healthy Thanksgiving this year, try to follow these tips to help keep a balanced health plan and avoid overindulging.**



- **Begin the day with a healthy breakfast.** Although it may seem a good idea to skip breakfast on Thanksgiving morning to allow plenty of room for the heavy meal to come, it's crucial to start the day with a well-balanced breakfast.
- **Try out something new.** There are a wide variety of delicious, healthier adaptations of conventional Thanksgiving fare. Try mashing cauliflower as opposed to potatoes, or sweet potatoes roasted with cinnamon and olive oil instead of candied yams.

- **Cut back on desserts.** It wouldn't feel like Thanksgiving without those delicious home-baked desserts, and as long as the dietary plan allows it, a smaller sized portion of one or two favorite desserts provides the enjoyment of a sweet finish to the meal. Try to add in some fresh fruit as well.
- **Stop eating when you begin to feel full.** Since we have a tendency to overeat at Thanksgiving more than at other times, listen more closely to your stomach than your eyes. Although it's certainly tempting to go back for seconds and even thirds during a holiday meal, our bodies let us know when we've had enough. Utilizing a smaller plate is also a very good way to control portion sizes and prevent overeating.

Savor Every Bite. Eat slowly, putting your fork down between bites, and really savor each mouthful. It's one of the easiest ways to enjoy your holiday meal without going overboard on calories.

Start Thanksgiving With Physical Activity – And Stay Active. Take the focus away from binging this Thanksgiving. Go outside and enjoy the crisp autumn air. Take a walk early in the day. And after dinner, suggest everyone go out (if the weather permits) for a neighborhood stroll. What a wonderful way for families to enjoy the holiday together.

Another tip: Plan some outdoor fun before dinner, like a game of soccer or volleyball with the kids. (It's a great strategy for keeping the appetizer buffet at bay, too.)

Adopted By: Peal Simple & Pritikin Longevity Center



Foods That Fight Inflammation

Catherine Keating-Stauch, RDN CDN Certified Dietitian Nutritionist

Doctors are learning that by following an anti-inflammatory diet you can fight off inflammation for good.

What does an anti-inflammatory diet do? Intermittent bouts of inflammation directed at truly threatening invaders protect your health. However, sometimes inflammation persists, day in and day out, even when you are not threatened by a foreign invader.

That's when inflammation can become your enemy. Many major diseases that plague us—including cancer, heart disease, diabetes, arthritis, depression, and Alzheimer's—have been linked to chronic inflammation.

Choose the right anti-inflammatory foods, and you may be able to reduce your risk of illness. Consistently pick the wrong ones, and you could accelerate the inflammatory disease process.

Foods that cause inflammation: Try to avoid or limit these foods as much as possible:

- **refined carbohydrates**, such as white bread and pastries
- **French fries** and other fried foods
- **soda** and other sugar-sweetened beverages
- **red meat** (burgers, steaks) and processed meat (hot dogs, sausage)
- **margarine**, shortening, and lard



The health risks of inflammatory foods - Not surprisingly, the same foods on an inflammation diet are generally considered bad for our health, including sodas and refined carbohydrates, as well as red meat and processed meats.

Anti-inflammatory foods: An anti-inflammatory diet should include these foods:

- **tomatoes**
- **olive oil**
- **green leafy vegetables**, such as spinach, kale, and collards
- **nuts** like almonds and walnuts
- **fatty fish** like salmon, mackerel, tuna, and sardines
- **fruits such as** strawberries, blueberries, cherries, and oranges

Benefits of anti-inflammatory foods - On the flip side are beverages and foods that reduce inflammation, and with it, chronic disease. Particular fruits and vegetables such as blueberries, apples, and leafy greens that are high in natural antioxidants and polyphenols—protective compounds found in plants.

Anti-inflammatory diet

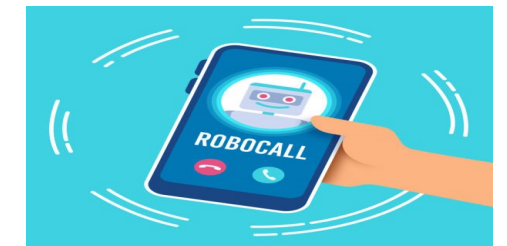
To reduce levels of inflammation, aim for an overall healthy diet. If you're looking for an eating plan that closely follows the tenets of anti-inflammatory eating, consider the Mediterranean diet, which is high in fruits, vegetables, nuts, whole grains, fish, and healthy oils.

Adopted By: Harvard Health Publishing



Consumer scams such as the unauthorized use of debit and credit cards, abusive robocalls, door-to-door sales scams, as well as unfair and deceptive acts and practices have also seen a rise given current events. The unauthorized use of a credit or debit card is when someone steals, borrows, or otherwise uses someone else's credit or debit card without permission. Although there are protections in place through the Truth in Lending Act for the unauthorized use of credit cards, consumers may still be responsible for up to \$50. For the unauthorized use of debit cards, there are protections through the Electronic Funds Transfer Act, though there are less protections in place than for the unauthorized use of credit cards. The owner of the debit card may be responsible for \$0, \$50, \$100, \$500 or an unlimited amount of funds depending on the circumstances. For both the unauthorized use of credit cards or debit cards you may be able to dispute errors or fraudulent charges on your monthly statement by submitting your dispute in writing within 60 days of the statement. However, if you suspect the fraudulent use of your card do not wait to receive your monthly statement! Contact your financial institution immediately.

What are abusive Robocalls? Abusive robocalls are autodialed or prerecorded calls to cell phone or text messages without consent. The Telephone Consumer Protection Act prohibits abusive means of contacting consumers such as telemarketing calls to those on the National Do-Not-Call registry. The National Do-Not-Call Registry is a way to opt out of unwanted telemarketing calls. This does not completely eliminate scam calls, but it does help to cut them down.



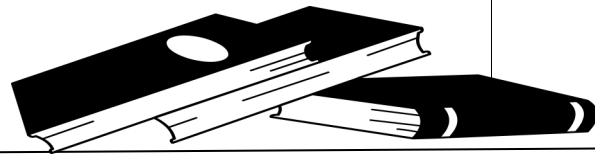
More information about ways to detect scams and financial protection can be found at [consumerfinance.gov](https://www.consumerfinance.gov), [consumerfinance.gov/coronavirus](https://www.consumerfinance.gov/coronavirus), by calling (855) 411-2372, or TTY/TTD (855) 729-2372. Another important resource is Money Smart for Older Adults, which can be accessed at <https://www.fdic.gov/consumers/consumer/moneysmart/olderadult.html> or by calling 877-275-3342. Please be vigilant and spread the word!

Rose Landau, Staff Attorney
Legal Aid Society of Northeastern New York

Legal Aid is Here to Serve Warren and Hamilton Counties

You may have heard by now that the Legal Aid Society of Northeastern New York has partnered with the Warren and Hamilton Counties Office for the Aging to provide free legal services for seniors in Warren and Hamilton Counties who are interested in estate planning or need advice on a civil legal matter. But did you know that for income-eligible residents of Warren and Hamilton Counties of all ages we offer a wide variety of other services? Including the following; Tenants rights, Family Law, Unemployment benefits, social Security disability benefits, SNAP benefits, Consumer Law, DSS denials and Community Out Reach.

When legal troubles come your way, your best chance of success is to proceed with an attorney's advice and/or representation. At Legal Aid we believe that you shouldn't be denied the benefit of an attorney just because you can't afford one. If you think we can help you, let us know. Our phone number is 518-587-5188 (Warren County) or 518-563-4022 (Hamilton)



Attention Veterans and Surviving Spouses

ARE YOU ELIGIBLE...

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property tax exemptions, and other discounts?

Let us complete a Veteran or Surviving Spouse 360° review
of your eligibility to local, state and federal benefits.

WARREN COUNTY VETERANS' SERVICES

Call 518/761-6342 for an appointment

Hamilton County

Wells

- We are cancelling all in person senior events thru September 30, we'll let you know how October looks. Please stay safe, wash those hands, keep a safe distance, limit travel, wear a mask and quarantine for 14 days if you change locations.
- While it has been 6 months since COVID started, a positive thought is that its only been 6 months! Stay with sunny thoughts!

Remember seeing your breath on a cold day? That's why a face covering helps keep you and others safe because the virus can travel in that "breath" and the cloud is there on warm days too.

- Meal site continues to be on pause for congregate meals, home delivery is available
- Library is open on Tue, Thur, 6-8 PM, Sat 10-noon. Face coverings and limited crowds
- AARP safe driver classes cancelled until 2021. Online course available at www.aarpdriversafety.org
- The library music program is cancelled for the year

Keep checking on each other, stay well

Brian Griffin

RSVP



The Retired and Senior Volunteer Program of Hamilton Counties purpose is to provide meaningful opportunities for older Americans ages 55 and older. RSVP shows you how you can apply the skills and wisdom you've acquired throughout your life to make a positive difference in the lives of others by placing volunteers in home-bound and hard to reach areas, so that we can make a tangible difference in your community. We offer insurance, mileage reimbursement and there's no set hours, just the time you are willing to make for others. If this is something that interests you please call Hanna Smith @ (518) 359-7688

