



spectrum generations

The Central Maine Area Agency on Aging ♦ Aging and Disability Resource Center

KNOX ADR CENTER HAPPENINGS

Aging in the Right Place



FOURTH ANNUAL THERE'S NO PLACE LIKE HOME AGING IN THE RIGHT PLACE SYMPOSIUM

We all need to be active participants in our aging experience. No longer do we have the luxury of passively moving into our golden years. We all have a role in helping to facilitate this transition for ourselves as well as those aging ahead of us. **Finding the Courage and Confidence to Age My Way—In My Community** is the theme for this fall's community conversation being held at the Church of Jesus Christ of Latter-day Saints on the Belvedere Road in Damariscotta. Setting the stage for the day's peer to peer round table discussions will be Lenard Kaye, D.S.W./PH.D, Director of the Maine Center on Aging. During his keynote presentation, Dr. Kaye will address the challenges of aging in Maine, present realities and future prospects. Soup and wrap luncheon by advanced reservation (\$7).

Thur., September 17, 9AM - 3PM



FMI and to reserve your lunch call 563-1363 by the 14th. ☎

Elder Law Attorneys Nale Law Offices, LLC

207-660-9191
www.nalelaw.com

Trusted ~ Caring ~ Experienced

SEPTEMBER 2015

KNOX COUNTY ADRC A NEW LOCATION

With the arrival of fall and a new school year, Spectrum Generations Knox County Aging and Disability Resource Center (ADRC) is on the move to its new home in Camden.

Spectrum's Knox Community Center in Rockland will close its doors for the last time on Friday, August 28 at 11 AM.

Spectrum's Knox County ADRC will reopen, by appointment, on **Tuesday, September 1**, at its new location 87 Elm Street, Suite 204A in Camden. Gloria looks forward to meeting with you at our new home where there is plenty of parking, an elevator, a bright office space and all of the resources and information you count on.

Knox ADR Center
87 Elm Street, Suite 204A
Camden, Maine 04843

Open By Appointment
(207) 596-0339
Monday—Friday

Consumer Helpline
1-800-639-1553

(TTY) 1-800-464-8703

www.spectrumgenerations.org

☎ REGISTRATION
☑ APPOINTMENT

Call (207) 563-1363

www.spectrumgenerations.org

Community Connections



Falls Free®

National Council on Aging

TAKE A STAND TO PREVENT FALLS

Fall is just around the corner, but falls shouldn't be just around the corner for older adults. While falls are the leading cause of both fatal and nonfatal injury for people 65 years of age and older, they are not an inevitable part of aging. On September 23, the 8th Annual Fall Prevention Awareness Day' help keep seniors safe—*Take a Stand to Prevent Falls!* See how you can get involved at www.ncoa.org/FPAD. #FPAD15.

Join Spectrum Generations for a special Lunch and Learn Program with AnniPat McKenny and Jim Stevens, members of the LincolnHealth Wellness and Rehabilitation team at the Lodge overlooking Damariscotta Lake at Wavus Camp for Girls, Wavus Road just off Route 213 in Jefferson. Learn about the new Coulombe Center and Maine Behavioral Health's Wise program as well as fall prevention. Physical testing will be offered to luncheon guests who are interested in lingering after the program has ended. By advanced reservation. Call 563-1363 by noon on Monday, September 21. **Wednesday, September 23, 11:00 AM—1:00 PM** ☎

LIVE YOUR ADVENTURE

Now in its 12th year, Active Aging Week is the annual health promotion event for adults over 50 years



organized by the International Council on Active Aging®. AAW 2015 will be held from **Sunday, September 27 through Saturday, October 3**. For tips on how you can participate go to <http://www.activeagingweek.com/resources-participants/resources.php>



Answers



Please let us know two weeks prior to your appointment if you require special accommodations by calling 207-596-0339 or 563-1363

VETERANS' ADVOCATE CONSULTS

with Conrad Edwards at the Department of Health and Human Services (DHHS), 91 Camden Street, Rockland, ME. Veterans, widows and widowers of veterans, learn about the benefits, recognition and services to which you are entitled. Free by appointment. Home visits available. If needed, please ask for one when scheduling your appointment. To schedule your appointment call Julie at 872-7846.

Thursdays, September 3 and 17, 9:00 AM - 1:00 PM ☑

MEDICARE FOR EVERYONE SEMINAR

"New to Medicare" workshops led by Gloria Rhode, ADRG Counselor, who will help you understand the basics of the program and give you a better idea of the decisions you will need to make. Gloria asks that you attend a Medicare for Everyone seminar before scheduling a 1 on1 appointment with her. Advanced registration required. Suggested donation \$15. In the 2nd Floor Conference Room at 87 Elm Street, Camden.

Wednesday, September 23, 1:00 PM — 2:30 PM ☑



CONSUMER INFORMATION & REFERRAL

Get answers to your questions and the info you need about Medicare fraud, options for aging in place or transitioning to residential care, community services and resources for aging and disabled community members from Gloria Rhode. By appointment only, call 563-1363. No walk ins. ☑



FAMILY CAREGIVER SUPPORT GROUP

If you are caring for a loved one, could use the support of others dealing with the same issues that you are experiencing, or have valuable suggestions that other caregivers would find helpful, please join us at our monthly Family Caregiver Support Group.

Free. Donations appreciated. FMI contact Elizabeth Crawford at 1-800-282-0764 Extension 1656. Anderson Inn at Quarry Hill, 3rd Floor Library, 30 Community Drive, Camden. Wednesday, September 9, NOON

BRIDGES HELP AT HOME :

When Home is Where You Want to Be!

If everyday chores and tasks are overwhelming you, we may have the solution! Bridges Help at Home provides caregiver services to help you stay independent at home. We believe that every person has the right to age in their residence of choice with dignity and respect. We are committed to helping people stay home where they want to be. Elder services isn't just a profession - it's a passion. Many of our caregiver staff have been with us for 5, 10, even 15 years. For more information about at-home services, contact Bridges at 623-0761.



COMMUNITY CASE MANAGEMENT

Every person deserves the chance to reach his or her full potential!

Spectrum's Community Case Management team specializes in navigating a complicated system to link adults with intellectual disabilities and their families, with needed supports and services that enhance independence in the community, at home and in the workplace to meet the consumer's personal desires for their life.

FMI, Sandra LaBelle at 207-620-1667 or slabelle@spectrumgenerations.org



USDA COMMODITY SUPPLEMENTAL FOOD PROGRAM

The distribution site for Knox County's USDA Commodity Supplemental Food Program (CSFP) has changed.

CSFP bags can be picked up at:

The Methodist Conference Home (MCH)

39 Summer Street

Rockland on the Third

Tuesday of each month from 9:30 AM—3:30 PM (Sept. 15).

Use the rear entrance. For additional pick-up information contact Lois Stackpole Alley at 594-2740. FMI & to sign-up for the USDA Commodity Supplemental Food Program, to designate a proxy or if your telephone number or mailing address has changed call Dawn Moore at 563-1363.

RESPITE FUNDS WAITING

Are you caring for someone with dementia? Do you need a break? The Caregiver Respite Program can help. We can reimburse you for 80% of what it costs for several hours of adult day care or in-home care, up to \$3,040 a year. In order to qualify, the care recipient must have a written diagnosis of a memory impairment, must not be receiving any other state supplement for respite, and liquid assets cannot exceed \$50,000 for one person or \$75,000 for a couple. If this could be helpful to you or if you would like more information, please contact Spectrum's Family Caregiver Support Program at 1-800-639-1553.



Answers



Central Maine Area Agency on Aging
Aging and Disability Resource Center - 1.800.639.1553

September 2015

Marci's Medicare Answers

We have a rapidly aging population, and a Medicare program that has become increasingly complex. Now more than ever, people need answers to their questions about health care benefits, rights and options. Through Marci's Medicare Answers—a free, nationally syndicated column from The Medicare Rights Center—we're working to provide accurate, timely and helpful information on Medicare. Each month we will include on our website a Marci's Medicare Answers section. Hope you find this helpful and interesting.

Dear Marci,

I am turning 65 in December 2015, and I am anxious to enroll in Medicare on time. When is the earliest that I can enroll in Medicare?

—Nancy

Dear Nancy,

When you turn 65 and become eligible for Medicare, the best time to enroll is during your Initial Enrollment Period (IEP). Your IEP includes the three months before, the month of, and the three months following your 65th birthday. For you, your IEP will span from September 2015 to March 2016. If you enroll in Medicare during this time, you will avoid late enrollment penalties.

The date when your Medicare coverage begins depends on when you enroll during your IEP. For your coverage to begin as soon as possible, it is best to enroll in the first three months of your IEP. Your Medicare coverage will then go into effect starting the month you turn 65.

To enroll in Medicare, you can call the Social Security Administration at 1-800-772-1213 or you can visit your local Social Security office. It is important to be proactive and take the steps to enroll during your IEP. If you miss your IEP, you may be limited to specific times when you can enroll in Medicare in the future, and you may face a penalty for late enrollment resulting in higher premiums.

—Marci

Marci's Medicare Answers is a service of the Medicare Rights Center (www.medicarerights.org), the nation's largest independent source of information and assistance for people with Medicare. "This information is republished with permission from the Medicare Rights Center. For more info visit www.medicarerights.org."

AARP SMART DRIVER COURSE



at
Spectrum
Generations
Coastal Community Center
521 Main Street
Damariscotta

A no-tests refresher course for experienced and mature drivers designed to help them learn about defensive driving techniques, new traffic laws, rules of the road and much more. AARP members \$15. All others \$20.

**Saturday, September 12,
10 AM—3 PM.**

Advanced Registration
Call 563-1363



DRUG TAKE-BACK DAY

Here's your chance to get those unwanted drugs out of your home and keep them out of our environment! To learn where Knox County's drop off points will be located, contact the Knox County Sheriff's Department at 549-0410.

**Saturday,
September 26. 10 AM - 2 PM**

SAVE THE DATE - SPOTLIGHT ON THE PATCH—FALL FUNDRAISER

Saturday, October 3, 2015 from 9 AM—5 PM

**DRA's Round Top Farm & Darrow's Barn
3 Round Top Lane, Business Route One Damariscotta**

**A day of traditional "back on the family farm" events:
Sheep herding & shearing, pet parades, K9 demonstration,
local farmers, goats, alpacas and much more.**

**Suggested donation at the gate \$10 for adults,
\$5 for children (5—12) , families \$30**

**Blue Grass Concert with The Blake Russo Band at 7 PM
in the Barn. Tickets \$10 in advance. \$15 at the door.**



NEWS YOU CAN USE



MEDICARE PART-D: 2016 OPEN ENROLLMENT IS COMING

This year Annual Enrollment Period for Medicare Part-D occurs from October 15 to December 7, 2015. During this time, people with Medicare can join, disenroll, or switch Part D and/or Medicare Advantage plans (many of which also offer prescription drug coverage). Medicare Part D is the prescription drug coverage available to people with Medicare who have Medicare Part A and/or Part B and live in a Part D plan's service area. The Part D benefit is available through private plans that are approved by Medicare. Each Part D plan can vary in cost, and the drugs covered. Plans can change from year to year. A plan that covers certain prescriptions this year might change and not be covered next year. It is important to remember that people change and plans change. Everyone with Medicare Part D should re-assess Part D coverage during the Annual Enrollment Period to determine whether their plan continues to best suit their prescription needs in the coming year. To better understand these expenses in the current year and your options for 2016 call 563-1363 after October 1 to schedule your appointment with ADRC Counselor Gloria Rhode. ✓

MEDICARE SAVINGS PROGRAMS CAN HELP THOSE WITH LIMITED INCOME AND ASSETS



Medicare Savings Programs (MSPs), also called Medicare Buy-In, are assistance programs that help to pay certain Medicare costs for people with limited incomes and assets. MSPs can help to pay your monthly Part B premium, deductibles, co-insurances, and/or co-payments. It may possibly cover other Medicare costs, like Medicare Part D premiums and out-of-pocket costs.

MSP is an income-based program with eligibility rules regarding resources and assets. Resources would include such things as all bank accounts, stocks, bonds, mutual funds and/or IRAs. You do not count your primary residence or your car. Income includes Social Security benefits (before deductions), Railroad Retirement benefits (before deductions), veteran's benefits (before deductions), pensions, annuities, rental income, disability payments, and wages. For an individual who is married and who is living with a spouse — the spouse's income/resources must be included in your total even if the spouse is not applying for benefits. If your total income and resources are higher than what guidelines specify, but close to limits, you should apply regardless. You could still qualify because some portion of your income/resources may be disregarded.

In Maine, the MSP income eligibility starts at \$1,448/mo. for a single person; \$1,959/mo. for a couple. Liquid assets eligibility limits: less than \$50,000 for a single person; less than \$75,000 for a couple. There are three levels of benefits in this program — all levels pay for the beneficiary's Medicare Part B premium of \$104.90. MSP beneficiaries with maximum income of \$1,056/mo. for a single person; \$1,428/mo. for a couple, would also receive additional benefits including some coverage for Medicare deductibles and coinsurance.

Once approved for the MSP, it can take 2 – 3 months for all systems to communicate and for the Medicare Part B premium to stop coming out of your Social Security check. You should receive written notice telling whether or not you qualify. Be sure to keep all correspondence and copies of applications.

To learn more about MSPs in Maine and how to apply, contact your local Department of Health and Human Services Office (DHHS) 1-800-977-6740, your State Health Insurance Assistance Program (SHIP) 1-877-353-3771, or Legal Services for the Elderly (LSE) 1-800-750-5353.



PURCHASE YOUR TICKETS TODAY!

Celebrity Chef Challenge



Wednesday, September 16th
Maine Maritime Museum, Bath

5:15PM Reception
6:00PM Dinner & Program

All proceeds benefit Meals on Wheels

COST: \$75 PER PERSON | \$550 PER TABLE OF 8