

MNRAAA news

The Minnesota River Area Agency on Aging provides advocacy, information, resources and assistance so that older adults can maintain the lifestyle of their choice.



Pictures from Linda Giersdorf's Retirement Party

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MNRAAA offices will be closed on the following dates:

- **November 22-23** (Thanksgiving)
- **December 25** (Christmas)
- **January 1** (New Year's Day)



Minnesota River Area Agency on Aging (MNRAAA)

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Robert Roesler, *Sherburn*

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Rose Schlieman, *Holloway*

MNRAAA Board Secretary
Lisa Lange, *Sherburn*

MNRAAA Board Members
Dr. Donald Ebel, *Mankato*
Candace Fenske, *Madelia*
Mary Perry, *Slayton*
Alysia Bolstad, *Trimont*
Ronald Skjong, *Tyler*

**MNRAAA Interim Executive
Directors**
Joyce Prahm
Robin Thompson



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Thank You

Linda Giersdorf, Former Executive Director

Dear Readers,

The definition of bittersweet is “a combination of both bitter and sweet, or an emotional feeling that is a mixture of both happy and sad”. Retiring as the executive director of MNRAAA is truly bittersweet. I’m happy I’ll have more time to spend with family and friends and to pursue personal interests. But I’m sad when I think about no longer working on behalf of older adults and no longer seeing my statewide colleagues and friends on a regular basis.

I am blessed to have had a career I loved. It allowed me to grow as an individual and to lead an amazing agency. As I move forward with the next chapter of my life, be assured that MNRAAA board members and staff will continue their great work so that *Older Adults Thrive in Southwest Minnesota*.

Warm regards,

MNRAAA's Guiding Principles

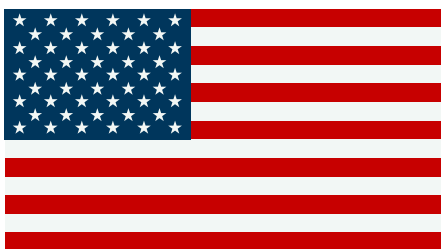
MNRAAA operates under the following
Guiding Principles:



<i>Integrity</i>	Be true to mission; be respectful, honest, transparent and fair.
<i>Stewardship</i>	Honor and protect resources; be efficient and effective.
<i>Collaboration</i>	Advance inter- and intra-sector partnerships that benefit the Southwest Planning and Service Area.
<i>Inclusion</i>	Value the perspectives of older adults and caregivers and elicit and elevate their voices.
<i>Leadership</i>	Strengthen the Southwest Planning and Service Area's aging network with knowledge sharing, network building and innovation.

Thank You, Veterans!

Sunday, November 11th was Veterans Day. All the staff at the Minnesota River Area Agency on Aging would like to thank Veterans and their families for their service and sacrifices made for our country.





New Board Members



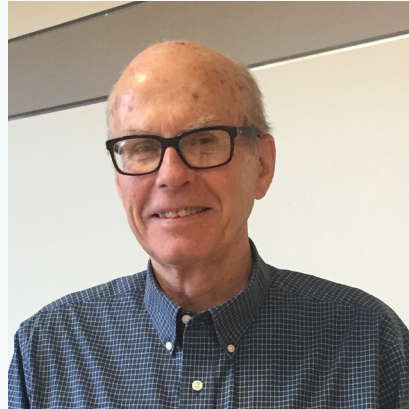
Alysia Bolstad

Trimont, MN

Alysia currently works at Temperance Lake Ridge in Sherburn as the Assistant Director and Marketing Director. She has been with Temperance since July 2010, when she began as a care provider. She enjoys the many benefits of working with the older adults of her community.

Alysia currently lives in Trimont with her husband, Harley. Together they have three children: Aaliyah Jasmine who is nine years old, Harley Owen II who is eight years old, and their youngest Aurora Borealis who will be turning six. They recently added a Great Dane puppy named Brooke. Her family is what drives Alysia to work so hard.

Alysia joined the MNRAAA board almost a year ago and is very pleased to work with an amazing group of people, full of knowledge and resources. She is excited to continue to grow with the organization and make a positive impact for our older adults.



Ronald Skjong

Tyler, MN

Ron was raised on a farm north of Tyler and attended Augustana College in Sioux Falls, graduating with majors in history and political science. After serving four years in the Navy, he attended the University of Southwestern Louisiana in Lafayette and got his Masters in American History. After a spell working in banking in the metro area, he entered into church service and has lead faith formation programs for adults and youth for over twenty years. Ron received his MA in Pastoral Ministry/Theology from St. John's University to continue that service. Four years ago he was offered the Program Manager's position in the Marshall office of the Karen Organization of Minnesota. Their mission is to serve the Karen refugees in the Marshall area.

Ronald and his wife have four children: a married daughter in New York City, a married son in Chicago and two sons in Minneapolis. They currently reside in Tyler.

give
TO THE
MAX
NOV. 15, 2018

EVIDENCE-BASED PROGRAM SCHOLARSHIP

On Thursday, November 15, Minnesotans will have 24 hours to show off their "Minnesota Nice" as they donate online to their favorite nonprofits on Give to the Max Day.

This year, your Give to the Max Day donations to MNRAAA will go towards a scholarship fund we've created to train class leaders in evidence-based and other programs that change the lives of older adults and their caregivers.

MNRAAA offers class leader training and support for:

- Living Well with Chronic Conditions
- Living Well with Diabetes
- Living Well with Chronic Pain
- Tai Ji Quan
- A Matter of Balance

You can donate to MNRAAA on our website at [MNRAAA.org/donate](https://mnraaa.org/donate) or at GiveMN.org/organization/Minnesota-River-Area-Agency-On-Aging.



Spotlight on Title III Services: Legal Advocacy for Older Americans Project

Rhonda Hiller Fjeldberg, Grant and Contract Manager

Founded in 1909, Southern Minnesota Regional Legal Services (SMRLS) is the oldest legal aid provider in the state. SMRLS, through a diverse, respectful and fair working environment, and legal assistance and community education activities, promotes and respects the dignity of low-income persons and seeks new and effective solutions to the critical and common legal problems of low-income persons which arise in a broad community context.



MNRAAA awards SMRLS federal Title III-B Older Americans Act funds for the Legal Advocacy for Older Americans Project (LAOAP). Through this project, SMRLS represents people 60 years or older with a focus on those in greatest social and economic need. Although SMRLS does not apply a means test for representing



older adults, they direct their representation to those most in need.

“SMRLS is an organization committed to equal justice under the law”, states Ray Beckel, staff attorney in the Mankato SMRLS office. “The primary service areas for SMRLS Legal Advocacy for Older Americans Project are helping to protect the elderly from abuse, helping them to get the financial, medical and food support that they need, and helping low income elderly people to obtain the housing, protections and services

they need to live a comfortable and healthy life without undue or inordinate stress.”

Because SMRLS does not cover all 27 counties in the MNRAAA service area, they sub-contract with Mid-Minnesota Legal Aid (MMLA) for LAOAP services in Big Stone, Chippewa, Kandiyohi, Lac qui Parle, Lincoln, Lyon, Meeker, Renville, Swift and Yellow Medicine counties. People residing in these counties can contact MMLA at 888.360.3666. For those residing in the remaining 17 MNRAAA counties call SMRLS at 888.575.2954.

n4a Associate Membership for Providers and Partners

When the Aging Network pulls together, there's not much we can't do to support older adults and their caregivers!

To strengthen those connections and to boost information sharing and learning across the Network, the National Association of Area Agencies on Aging (n4a) has launched a new Associate Membership category.

Is your organization a nonprofit serving the health and well-being of older adults and people with disabilities? If so, your organization may be eligible to join n4a as an Associate Member! Direct service providers, local/state advocacy groups, local/state foundations, non-AAA-related governmental entities and academic entities/partners are all eligible to join.

Questions? Ready to sign up? Contact n4a's Membership and Outreach at membership@n4a.org or 202-872-0888.





Falls Prevention Presentation for Spanish-Speaking Adults in St. James

Elaine Spain, Program Developer

"It's incredible to connect with a minority population and experience the effectiveness of regional partnerships", stated Paulina Camacho, Information and Assistance Specialist for the Minnesota River Area Agency on Aging (MNRAAA). Paulina served as a Spanish interpreter for a Falls Prevention presentation and conducted a Senior LinkAge Line® presentation in Spanish for "Our Golden Age", a Hispanic elders group in St. James.

The presentation was the result of coordination between Elaine Spain, Program Developer for MNRAAA, and Kim Askeland, Program



Coordinator for Wellspring Faith in Action, who has built a relationship with the elders.

Elaine shared, "I've never had to rely on an interpreter, so I was a bit nervous about speaking in a way that Paulina would be able to effectively translate my words. I didn't need

to be nervous as the presentation went off without a hitch."

Elaine and Paulina made a great team as each brought information from their area of expertise to the presentation.

Attendees included approximately twenty elders and adult volunteers. Only a few of the participants spoke English and none had heard of the Senior LinkAge Line. The attendees all expressed they have struggled with navigating the ever-changing Medicare plans. MNRAAA and the Senior LinkAge Line will continue to explore opportunities to duplicate this successful Spanish language presentation throughout MNRAAA's service area.

For more information on MNRAAA presentations, contact:

Elaine Spain
Program Developer
507-387-1256 ext. 106
espain@mnraaa.org

Staff Recognition



Senior LinkAge Line Information and Assistance Specialist, Lisa Martin was recently awarded the Minnesota Nursing Home Social Workers Association (MNHSWA) Annual Service Award.

Lisa was nominated for her previous work coordinating the conference registration with a great attitude and attention to detail.

Her nominator said, "Lisa has a great disposition and is fun to be around - MNHSWA is so lucky to have her as part of our organization. Although she has left direct care for the Area Agency on Aging, I'm certain she continues to be a great resource and valued team member to everyone she works with."

Program Development Leader Trainings

Below are the dates for leader trainings being provided by MNRAAA in 2018. More detailed descriptions and registrations are available on our website at: mnraaa.org/training-opportunities.

Date	Program Training	Location
Nov. 28 - 29 & Dec. 5 - 6	Living Well with Chronic Conditions	Willmar
Dec. 12	Living Well with Diabetes	Willmar
Dec. 18 - 19	Living Well with Chronic Pain	Willmar



New Staff



Mary Megaw

Seasonal Information and Assistance Specialist

Mary grew up in Marshall but has lived in Mankato since 1969. Mary and her husband, Don, have two daughters, Kris and Karen. Both daughters are married and have blessed her with 8 grandchildren.

Mary has always loved helping older adults and children. Before working at MNRAAA, Mary worked in the insurance and banking industry, resulting in over 50 years' experience.

Mary is happy to be helping older adults again after her retirement.



Sheri Sheimo

Seasonal Information and Assistance Specialist

Sheri joined the MNRAAA Mankato office in August. Sheri and her husband, Tom, have two grown daughters, Lisa and Sonja. She enjoys spending time with grandchildren, Madison, Zachary, Thomas and Andrew.

When she is not at work Sheri enjoys visiting with family and friends, watching the game show channel and traveling.

Prior to joining MNRAAA, Sheri had retired from the Social Security Administration.

AARP Releases 2018 Home and Community Preferences Survey

People Want to Age in Place

A new AARP survey of adults shows that 3 out of 4 adults age 50 and older want to stay in their homes and communities as they age, yet many don't see that happening for them.

While 76% of Americans age 50 and older say they prefer to remain in their current residence and 77% would like to live in their community as long as possible, just 59% anticipate they will be able to stay in their community, either in their current home (46%) or a different home still within their community (13%).

What Adults Want

The survey asked respondents what they valued in a community when deciding where to live. Considered extremely or very important to about 60% of Americans were the factors of affordable housing, transportation for people with special needs, and fair policies that provide equal opportunities. Equally critical were jobs and job training with flexibility for older adults and people with disabilities.

To learn more and to download the complete report, go to: www.aarp.org/research/topics/community/info-2018/2018-home-community-preference.html

Binette, Joanne and Kerri Vasold. 2018 Home and Community Preferences: A National Survey of Adults Age 18-Plus. Washington, DC, August 2018.

Low Income Energy Assistance Program

The Energy Assistance Program (EAP) helps pay for home heating costs and furnace repairs for income-qualified households.

Apply directly with the EAP provider serving your county or tribe.

1. Find Your EAP Provider at mn.gov/commerce/consumers/consumer-assistance/energy-assistance/eap-provider.jsp
2. Contact your EAP provider and have them send you an application.
3. Mail your completed application to your EAP provider.
4. For help finding your local EAP provider, call 1-800-657-3710.

EAP is federally funded through the U.S. Department of Health and Human Services. Grants are: for renters or homeowners, for households with income at or below 50 percent of the state median income, based on energy cost, household size, and income.

For more information, visit: mn.gov/commerce/consumers/consumer-assistance/energy-assistance



Preparing for Medicare Open Enrollment

Gather your Medicare Card and a list of your medications and dosages from your pharmacy or clinic.

Go to www.medicare.gov

(It is important to go to the .gov website and not the .com website.)

Select “Find health & drug plans”

1. Enter information into the “Personalized Search” box. Select “Find Plan”.
2. On the “Enter Your Drugs” page:
 - In the box called “Retrieve My Saved Drug List”, write down the Drug List ID # and the Password Date. You will need this information if you call the Senior LinkAge Line.
 - Enter your drug names in the box. A “Dose” window will pop up. Select the dose and the frequency. Then select “Add drug and dosage”.
 - Continue this with each of your medications.
 - When done - select “My drug list is complete”.
3. Select a Pharmacy. Then select “Continue to Plan Results”.
4. Refine your plan results by choosing from the following options:
 - Prescription Drug Plans (with Original Medicare)
 - Medicare Health Plans with drug coverage
 - Medicare Health Plans without drug coverage

Compare your search results with information from the Health Care Choices website: mnhealthcarechoices.com or contact the Senior LinkAge Line to request a copy.

5. Call the Senior LinkAge Line with questions and to clarify your understanding of the insurance plans.

If at any time you are not understanding what you need to do, do not hesitate to contact the Senior LinkAge Line for assistance.

Be sure to have your Medicare number and your list of medications, the dose and frequency available when you call.

Due to the unprecedented Medicare changes happening in Minnesota, call volume to the Senior LinkAge Line is expected to be much higher than normal during open enrollment. To help meet this demand, the Senior LinkAge Line has increased staff and expanded its hours to 8 a.m. to 6 p.m. Monday through Thursday and 8 a.m. to 4:30 p.m. Friday. Even with these changes, wait times are anticipated to be longer than normal.



Celebrating 50 Years of the Architectural Barriers Act

From the Administration for Community Living (ACL)

Before the Architectural Barriers Act (ABA) of 1968 was passed, accessibility standards were often inconsistent - and just as often ignored. Some states adopted access requirements that ranged from lax to nearly nonexistent. This resulted in great discrepancies in accessible design requirements from state to state, and in some cases, from city to city.

The ABA helped solve this problem by creating a mechanism for developing and setting clear and consistent nationwide accessibility guidelines for the federal government. It required buildings constructed or renovated with federal funds, as well as those owned or leased by the federal government, to be accessible and usable by people with disabilities. Schools, housing, offices, courts, hospitals, stadiums, post offices, and countless other facilities were available to people with disabilities.

As he was signing the landmark Americans with Disabilities Act into law in 1990, President George H.W. Bush said the law would take a sledgehammer to the shameful wall of exclusion that has prevented far too many with disabilities from exercising their full rights and responsibilities. It is important to recognize and celebrate that the first blow against this wall was struck by the Architectural Barriers Act and those that made it possible.



Veterans Day: Paying Tribute to All American Veterans

Rhonda Hiller Fjeldberg, Grant and Contract Manager

Veterans Day 2018 was on Sunday, November 11 and is designated as a Federal Holiday on Monday, November 12. Veterans Day originated as “Armistice Day” on November 11, 1919, the first anniversary of the end of World War I. Congress passed a resolution in 1926 for an annual observance, and November 11 became a national holiday beginning in 1938. Unlike Memorial Day, Veterans Day pays tribute to all American Veterans – living or dead – but especially gives thanks to living veterans who served their country honorably during war or peacetime.

The military men and women who serve and protect the U.S. come from all walks of life; they are parents, children, grandparents, friends, neighbors and coworkers, and are an important part of their

communities. Here are some facts about the veteran population of the United States:

- 16.1 million living veterans served during at least one war.
- 5.2 million veterans served in peacetime.
- 2 million veterans are women.
- Of the 16 million veterans who served during World War II, only approximately 350,000 remain (2%).
- 7 million veterans served during the Vietnam War.
- 5.5 million veterans served during the Persian Gulf War.
- 2 million veterans served during the Korean war.

Veterans selflessly served our country for our freedom, a fact that cannot be taken lightly. We officially thank and honor them on Veterans Day, but we can honor our Veterans any day of the year.

The Behavioral Health staff at the Spokane VA Medical Center developed a list of 45 things you can do to honor a Veteran. Here are the top 5:

1. Attend a Veterans Day event.
2. Ask a Veteran about their time in the military, and really listen to the answer.
3. Hang a flag in your yard.
4. Ask an aging Veteran to share with you the song that most takes them back.
5. Visit the gravesite of a Veteran.

The complete list can be found at www.wallawalla.va.gov/misc/honor_veteran.asp.

MNRAAA extends its appreciation and thanks to all the Veterans who have served in the United States armed forces. Your sacrifice has not gone un-noticed.

Helping Older Adults Weather the Storm Before, During & After Disasters

Excerpt from Eldercare Locator Critical Conversations

Hurricanes, floods, tornadoes, earthquakes, chemical spills, wildfires and other man-made and natural disasters can have long-lasting and sometimes permanent effects on communities and the older adults who live in them. Community services and supports are critical tools that help older adults meet their needs before, during and after disasters, but these vital services can be limited or reduced as communities and individuals recover. Fortunately, there are steps that can help older adults—particularly those who

have chronic illnesses, functional limitations or other impairments—maintain their independence as they prepare for, go through and recover from the devastating effects of disasters.

Disasters can strike without warning, but there are steps older adults and their caregivers can take to prepare themselves. The emergency management agency in your state or county will have the most current information that is specific to your community. To find the emergency management



agency serving your community, visit www.fema.gov/emergency-management-agencies.

Download a fact sheet to help older adults and their caregivers prepare for disasters from Eldercare Locator at eldercare.acl.gov/Public/Resources/Brochures/docs/Critical-Conversations-weather-storm-508.pdf



Social Security Warns Public About Caller-ID “Spoofing” Scheme

From the Social Security Administration website

The Social Security Administration (SSA) is warning people about a nationwide “spoofing” scheme. SSA has received numerous reports of questionable phone calls displaying SSA’s 1-800 customer service number on caller-ID. This is a scam.

Reports indicate the calls display 1-800-772-1213 as the incoming number on caller ID. People have said the caller identifies as an SSA employee. In some cases, the caller states that SSA does not have all of the person’s personal information, such as their Social Security number (SSN), on file. Other callers claim SSA needs additional information or SSA will terminate the person’s benefits.

SSA does not contact people by telephone for customer-service purposes. SSA employees will never threaten you for information or promise a benefit approval or increase in exchange for information.

People are urged to avoid providing information such as your SSN or bank account numbers to unknown persons over the phone or internet unless you are certain of who is receiving it. If you receive a suspicious call from someone alleging to be from SSA, you should report that information to 1-800-269-0271 or online at oig.ssa.gov/report

Medicare Assistance for Spanish-Speaking Older Adults



Staff from the Senior LinkAge Line met with members of the “Our Golden Age” group in St. James on October 24. Community members and Wellspring Faith in Action work together to sponsor the bi-monthly meeting for Spanish-speaking older adults and caregivers. Members are provided both educational opportunities and entertainment.

Sarah Reiman, MNRAAA’s Volunteer Coordinator, and Paulina Camacho, Spanish-speaking Information and Assistance Specialist, met with group members to review their Medicare options for 2019. Some group members had also brought along letters and notices from their insurance company that were written in English. Paulina was able to translate the information into Spanish and answer their questions. Plans are being made for Senior LinkAge Line staff to meet with the group on a quarterly basis.

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mn MINNESOTA



Medicare Open Enrollment 2019

Medicare Cost Plans are Ending in Most Minnesota Counties

Due to a change in federal law, Medicare Cost Plans will end in counties where there are two or more Medicare Advantage plans that meet enrollment numbers. In 2019, Medicare Cost Plans will only be available in Aitkin, Carlton, Cook, Goodhue, Itasca, Kanabec, Koochiching, Lake, Le Sueur, McLeod, Meeker, Mille Lacs, Pine, Pipestone, Rice, Rock, Sibley, St. Louis, Stevens, Traverse and Yellow Medicine counties.

More than 400,000 Minnesota Medicare beneficiaries are enrolled in Medicare Cost Plans, which have been the most popular Medicare health plan option for decades. This is because Cost Plan enrollees have the flexibility of using providers who participate in a network for full coverage, but still using Original Medicare benefits for coverage when seeing a provider outside of the network. While not all Minnesotans on Cost Plans will need to change plans, the majority will be affected.

Due to changes in state law and the expansion of Medicare Advantage plans and Medigap policies in Minnesota, there will be more options in Minnesota than ever before. In addition, Cost Plan enrollees affected by the change will have extended periods to purchase a Medigap policy or enroll in a Medicare Advantage plan.

To review a copy of the Centers for Medicare and Medicaid Services Landscape that includes all plans for all states,

go to www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovGenIn.

What Medicare Beneficiaries Need to Know

There are several things all Minnesotans on Medicare need to know, even if they are not affected by the Cost Plan changes.

Current Medicare Advantage and Cost Plans have changes, including cost-sharing, formulary and provider changes. It is important that Medicare beneficiaries review their plans and options to make sure that the plan they have for 2018 will work for them in 2019.

There are many new plans in Minnesota for 2019, so reviewing options is more important than ever. In addition, there are some premium-free plans available. These may still have other cost sharing, such as copays, deductibles and coinsurance, so it is important to compare.

Every Medicare beneficiary who is enrolled in a Medicare Advantage plan for 2019 will have a Medicare Advantage Open Enrollment period from January 1 to March 31, 2019. During this time, Medicare Advantage plan enrollees can change to another Medicare Advantage plan or disenroll from their plan and return to Original Medicare and purchase a Medicare Part D plan. Only one choice can be made during this time period.

It is important to note that most Medicare beneficiaries will not have a guaranteed issue period to purchase a Medigap during

this time. This means they can be health screened and denied the purchase of a Medigap. The only group that will have Medigap guaranteed issue rights are Cost Plan enrollees affected by the ending of their plan; these rights extend only through March 4, 2019.



Senior LinkAge Line and Other Help for Medicare Beneficiaries

Due to the unprecedented Medicare changes happening in Minnesota, call volume to the Senior LinkAge Line is expected to be much higher than normal during open enrollment. To help meet this demand, the Senior LinkAge Line has increased staff and expanded its hours to 8 a.m. to 6 p.m. Monday through Thursday and 8 a.m. to 4:30 p.m. Friday. Even with these changes, wait times are anticipated to be longer than normal. To help manage the volume and ensure beneficiaries and caregivers get help, we offer these tips:

- Call 1-800-Medicare for assistance. They are ready to help with the Cost Plan transition.
- Call a trusted insurance agent or broker for help reviewing options and choosing a new plan or purchasing a policy.
- Those with Internet access can



use the www.Medicare.gov Plan Finder to review options and enroll in a plan.

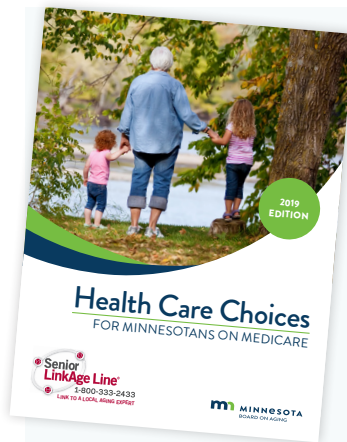
- Call the different plans to get information about their provider participation and preferred pharmacy network. The plans can also assist beneficiaries with enrollment.
- Before calling the Senior LinkAge Line, a plan or insurance agent, prepare a complete list of prescription drugs and dosages. This will allow them to better assist with reviewing options.
- When calling the Senior LinkAge Line for help with Medicare, press 2 to be routed to a Medicare specialist.

Thank you for your patience as we do our best to help Minnesota Medicare beneficiaries and their caregivers make these important decisions for 2019.

Health Care Choices 2019

The expanded edition of the Health Care Choices for Minnesotans on Medicare publication is now available electronically at mnhealthcarechoices.com. It includes all Part D, Medicare Advantage, Medicare Cost Plans and Medigap policies available in Minnesota in 2019.

Printed copies of the Health Care Choices are available. To request a copy, call the Senior LinkAge Line at 1-800-333-2433 and press option 4. Leave your name and address and a copy will be mailed to you.



Health Care Choices

mnhealthcarechoices.com

View, Research, Print

The Minnesota Board on Aging publishes *Health Care Choices for Minnesotans on Medicare* to provide helpful Minnesota-specific information on a variety of Medicare-related issues.

Medicare Open Enrollment is October 15 - December 7.

We're Hiring!

Information and Assistance Specialist

We're accepting applications for a Senior LinkAge Line Information and Assistance Specialist position. Specialists provide comprehensive, clear, and objective information and assistance to older adults and their family members. This position also includes providing education and outreach to community groups, providers and individuals. Occasional travel in MNRAAA's service area required.

Community Living Specialist

We're accepting applications for a Community Living Specialist position with the Senior LinkAge Line. Candidates must live in one of the following counties: Chippewa, Lac qui Parle, Yellow Medicine, Lincoln or Lyon counties. Specialists assist private-pay nursing facility residents relocating from a nursing facility back to a community setting. In addition, Specialists assist private pay consumers residing in community settings with developing a support plan to remain in their homes. Travel is required in MNRAAA's service area.

View more information and apply online at:
<https://mnraaa.org/contact-us/employment>

MNRAAA is an EOE/ADA Employer.



MINNESOTA RIVER
Area Agency on Aging®



Minnesota River Area Agency on Aging®

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WE'D LOVE TO HEAR FROM YOU

If you would like to read about specific topics in future MNRAAA *news* or to request MNRAAA *news* by email, contact us at: kwolle@mnraaa.org or 507.387.1256 x102.

Medicare Open Enrollment: OCTOBER 15 - DECEMBER 7

Medicare Open Enrollment is your opportunity to look over your current plan and make changes that will take effect January 1, 2019. There are only a few special circumstances when a person is allowed to make a plan change beyond these dates, so it is important to use this time to make the best decision possible for you.

If any of these things have changed, you should consider re-evaluating your plan:

- » Your health
- » Your financial status
- » Your medications or your plan's formulary
- » Your plan's provider network
- » Your plan's out-of-pocket costs (premiums, deductibles, coinsurance and copayments)

Next Steps:

- » Go to [Medicare.gov](https://www.medicare.gov) and use the Plan Finder Tool to help answer questions you may have.
- » Call 1-800-Medicare.
- » Contact the **Senior LinkAge Line®** at **1-800-333-2433** for information about enrollment, Medicare Health Plans and Part D comparison or to schedule an in-person appointment.

