

MINRAAA *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.



(Pictured above, from left to right: Ron Skjong, Program Developer Molly Peterson, Executive Director Jason Swanson. Picture from Mark Wilmes, Tyler Tribute Editor)

Ron Skjong joined the MNRAAA Board of Directors in 2018. He has served as Vice Chair of the Board, Audit Committee Chair and a member of the Finance Committee. During Ron's tenure with the board, he has helped guide the organization through the transition of a new executive director and helped establish new partners in the Lincoln County Area. Ron has been an asset to our organization and we wish him the best of luck in his future endeavors.

If you are interested in learning more about the Board of Directors for MNRAAA, please contact Jason W. Swanson.



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Find the Good

Jason W. Swanson, Executive Director

Australian Wildfires.
Royalty leaving United Kingdom.
Impeachment.
COVID-19 Pandemic.
Civil Unrest.
All of which have taken place in the first half of 2020.

When you turn on the news, check your social media feed or talk to a friend, one can easily be taken on a roller coaster ride of negative information. Thus far, the abridged version of current events has not left us with a feel-good attitude.

One thing I always try to do is find that silver lining, find the good in things.

But I'm not going to lie, this has not been easy in 2020. Nonetheless, it's something I strive to do daily, and I encourage you to do as well. Find the good in the day, the week or the month.

I'd like to share a couple of positive things that I've noticed during these times; I've spent more time in the garden, which sits along a major highway, so friends and neighbors like to come by and chat. And if you know me, I do enjoy a good conversation. This opportunity would have been missed and I would not have had the opportunity to speak with many of them. I've played new board games with my family, something that may not have happened in a "normal" year.

Sure, I would love to go back to the way things were pre-Murder Hornets and other weird anomalies that have taken place this year, but we do not have the luxury of time travel, so we make do and make the best of the situation. We are all missing some aspects of life, missing out on celebrations and vacations. If you dig deep and look, remember the positives that you have going on right now. Find the good!

Jason W. Swanson



Sorry
— we'll be —
CLOSED

MNRAAA and the Senior LinkAge
Line will be closed on:

LABOR DAY

Monday, September 7

MNRAAA OFFICES CLOSED

The Mankato and Slayton offices
remain closed to the public due to
COVID-19. Staff will continue to
work remotely.



Nursing Home Visiting

Back in March, when the pandemic first reared its ugly head, businesses were closed, shelter in place was the new normal, and visiting loved ones in nursing homes and similar venues was no longer permitted. This put stress on the loved one, family caregivers who visited regularly and especially families that wanted to gather as one was in their final days of life.

As of this writing, the Minnesota Department of Health released updated guidance on Essential Caregiver. It allows facilities (not all facilities have to participate) to develop policies and procedures that would allow a family member or other determined caregiver, whether a friend, volunteer or outside caregiver, to visit the person in the facility on a scheduled basis. The essential caregiver will have to wear the appropriate personal protective equipment and follow other facility guidelines related to the COVID-19 pandemic.

As previously mentioned, a facility does not have to follow this program, so please reach out to the facility where your loved one resides to inquire about this program. When visiting your loved one, whether virtually, outdoors or through this program, remember to:

- › Contact the facility and see what their guidelines are;
- › Ask your loved one what they prefer (phone, virtual, other); and,
- › Respect other residents' privacy when visiting.

Don't forget that outdoor visitation is an option as well. The weather

is beautiful right now in Minnesota, so take advantage of this program.

More information can be found at the Minnesota Department of Health webpage (www.health.state.mn.us). Stay tuned because this is a fluid situation.

Finally, the facilities are doing their best to work with you. They understand the hardship this is putting your loved one and their families under. Please work with and follow the guidance given to you by the facility.



Linda Giersdorf Appointed to Minnesota Board on Aging

On May 12, 2020, Governor Tim Walz announced appointments to the Minnesota Board on Aging (MBA).

MBA is the designated state unit on aging for Minnesota. It administers federal and state funds to deliver a range of in-home and supportive services to older adults and their informal caregivers. MBA promotes state and local policies and programs to support older adults to age well and live well at home.

One of the appointees is Linda Giersdorf, former Executive Director of MNRAAA. Giersdorf brings over thirty-five years of experience in the aging network to the board. "We are extremely excited not only to have a local voice on the board but to have someone with the knowledge,



history and experience with the aging network in our area. Linda will bring a local and rural voice to the board," stated Jason W. Swanson. For more information on the Minnesota Board on Aging, please visit them on their website at <https://mn.gov/board-on-aging/>.



News from the Senior LinkAge Line®

Medicare Open Enrollment – Here Before You Know it!

It is hard to believe, but Medicare Open Enrollment is right around the corner. Soon, people will begin receiving a deluge of mail from Social Security, Medicare, their health plan and other companies trying to sell them health insurance policies. Didn't we just go through this? Here are some important things to remember to make sure you're covered for 2021:

- › Be sure to read all notices you get from your Medicare plan about changes coming for next year, especially your Annual Notice of Change letter. Make sure your plan is still available in 2021. Also, make sure your plan will still cover your drugs and that your doctors are still in the plan's network.
- › Did you know that some people are eligible to receive help in paying their Medicare Part D premiums and co-pays? In September, many people on the Extra Help Program will receive notices from Social Security about their continued eligibility in 2021. It is important to read these notices and follow the directions, such as returning a form by a certain date. Not doing so can put you at risk for losing this help.

Help Paying for Medicare

You can find out if you qualify for help paying for your Medicare, as mentioned above. Learn about programs that help with the costs of Medicare premiums, your Medicare Part A (hospital insurance) and Medicare Part B (medical insurance) deductibles,

coinsurance and copayments and Medicare prescription drug coverage costs.

- › To find out if you might be eligible, call the Senior LinkAge Line at 800-333-2433.

Prior Authorization Needed for Some Outpatient Services

A new Prior Authorization Process for Certain Outpatient Department (OPD) Services began for services on or after July 1, 2020. This change was made because Medicare had seen a significant increase in the number of these services being performed. Services requiring pre-authorization include blepharoplasty, botulinum toxin injections, panniculectomy, rhinoplasty, and vein ablation.

COVID-19 Fraud

Scams related to the coronavirus are rapidly increasing as the public health emergency develops. Scammers are targeting older adults and those with serious long-term health conditions who appear to have a higher risk for serious illness from COVID-19. Fraudsters are attempting to bill Medicare for sham tests or treatments related to the coronavirus and are targeting individuals to illegally obtain money or Medicare numbers. Protect yourself from COVID-19 fraud?

- › Do not give out your Medicare number to anyone other than your doctor, health care provider or other trusted representative.
- › Protect your Medicare number and treat your Medicare card like a credit card.
- › Never provide your Medicare number or other personal



SENIOR LINKAGE LINE

information to anyone who contacts you through unsolicited calls, texts or emails.

- › Be cautious of anyone who comes to your door offering free coronavirus testing, treatment, or supplies.
- › Don't click links from sources you don't know. This could put your computer or device at risk. Be sure your anti-malware/anti-virus software is up-to-date.
- › Don't buy medical supplies from unverified sources, including online advertisements and email/phone solicitations.
- › Ignore online offers for COVID-19 vaccinations. If you see ads for prevention products or cures for COVID-19, they are a scam.
- › Do your homework before donating to a charity or crowdfunding site. Be very cautious of any charities requesting donations by cash, gift card or wire transfer.
- › Be wary of "investment opportunities." The U.S. Securities and Exchange Commission (SEC) is warning people about online promotions claiming that the products or services of publicly traded companies can prevent, detect or cure COVID-19 and that the stock of these companies will dramatically increase in value as a result.



Free Virtual Medicare Education

Because of the COVID-19 pandemic, the Senior LinkAge Line has paused its in-person assistance, presentations and Medicare classes for the rest of the 2020 calendar year. This means there will be no in-person help or meetings during Medicare Open Enrollment this year, which happens annually from October 15 – December 7. But the Senior LinkAge Line can still help. We will be offering online classes and counseling sessions. They include:

- › Virtual Welcome to Medicare classes twice a month
- › Virtual Medicare Open Enrollment Period counseling sessions
 - › Appointments will be held between October 15 and December 6.
 - › You can begin making an appointment starting October 1.
 - › Beginning October 1, act quickly as space is limited.



Please remember that during this difficult time, the Senior LinkAge Line continues to be a resource for older adults and their families. We can help you find resources and make connections with alternative services if your provider or support network has changed or temporarily stopped providing services.

The Minnesota Board on Aging, Minnesota's Area Agencies on Aging and the Minnesota Department of Human Services

are working closely together to share information to make sure that all parts of the state have the resources they need to support older Minnesotans and caregivers.

To find out more information, call 800-333-2433 or chat with a specialist at www.minnesotahelp.info Monday – Friday from 8:00 AM to 4:30 PM. The Senior LinkAge Line is a free service of the Minnesota Board on Aging and the Area Agencies on Aging.

Supporting Aging and Caregiving in the Workplace

Did you know that according to a study by Harvard Business School, three of four employees are a caregiver of a child, parent, neighbor or friend? These numbers were projected to grow before the COVID-19 pandemic and will likely continue to do so afterward.

Program Development staff have a goal to reach employers with beneficial information because 75% of employees are caregivers. Also, before Covid-19, one-third of employees left their job because of caregiving responsibilities.

Caregivers with supportive employers are more productive and more likely to stay, helping to alleviate the expense of recruiting and training newly hired staff.

We are reaching out to employers in our region to share strategies and resources for embracing and adapting to workforce trends and challenges. Our goal is to assist employers to keep skilled employees and boost productivity by providing targeted support to older employees and working caregivers.

We've developed a presentation

available called "Workforce Trends: Aging and Caregiving in the Workplace" that is available to employers. The presentation can also be delivered virtually.

At MNRAAA, we also have presentations to aide employees such as Dementia Friends, How to Plan and Pay for Long-Term Care and Welcome to Medicare. Presentations are free of charge and can be modified to meet each employer's time frame. Contact Krista Eichhorst at keichhorst@mnraaa.org for more information.



MNRAAA Awards Grants to 23 Organizations in Southwest Minnesota

MNRAAA received \$100,000 from the Minnesota Council on Foundations (MCF) to assist organizations serving older adults during the COVID-19 pandemic. Those funds have been distributed to twenty-three organizations throughout Southwest Minnesota.

"In April, when we received the ability to do this work through the Minnesota Council of Foundations, we made it a point to focus on community-based organizations and to get this money turned around and into the communities as soon as possible," stated Executive Director Jason W. Swanson.

The grant dollars were established to assist our communities as we continue to work through the COVID-19 pandemic. The recipient organizations focus on supporting older adults, caregivers and/or persons with disabilities. Organizations are using these dollars to assist in providing nutrition services to potentially isolated individuals and provide their services virtually.

| Recipient Name | County |
|---------------------------------------|--|
| Bethesda Day Break | Kandiyohi |
| Brewster Senior Center/Senior Dining | Nobles |
| Brookside Senior Living | Chippewa |
| Cedar Crest of Silver Lake | McLeod |
| Central Health Care of Le Center | Le Sueur |
| Chippewa Enterprises, Inc. | Chippewa |
| Fahan Transportation | Blue Earth, Waseca, Nicollet |
| Greater Mankato Area United Way | Blue Earth, Nicollet, Le Sueur |
| Greater Round Lake Community | Nobles |
| Grove City CARE | Meeker, Kandiyohi |
| Hearth Adult Life Programs | Chippewa, Lac qui Parle |
| Heartland Industries | Chippewa, Lac qui Parle, Redwood, Yellow Medicine |
| Hendricks Community Hospital | Lincoln |
| Lake Benton Diners Club | Lincoln |
| Madison Avenue Apartments | Lyon |
| MRCI | Blue Earth, Nicollet, Le Sueur |
| Prairie Five Community Action Council | Big Stone, Chippewa, Lac qui Parle, Swift, Yellow Medicine |
| Rock County Opportunities | Rock |
| Singing Hills Chorus | Blue Earth, Nicollet, Le Sueur |
| VINE Faith in Action | Blue Earth, Nicollet, Le Sueur |
| Vista Prairie at Copperleaf | Kandiyohi |
| Vista Prairie at Garnet Gardens | Redwood |
| Waseca Area Caregiver Services | Waseca |





Mental Health During the COVID-19 Pandemic

The year 2020 has been full of stress and unprecedented events which can trigger strong emotional reaction, which can overwhelm us. As we try and work through each of these items, we realize that it taxes our mental health to the extreme. The State of Minnesota has a special webpage relating to mental health at <https://mn.gov/covid19/for-minnesotans/get-help/mental-health.jsp> where they highlight phone numbers, emails and other forms of connecting with providers on a wide range of issues. Some of these numbers include:

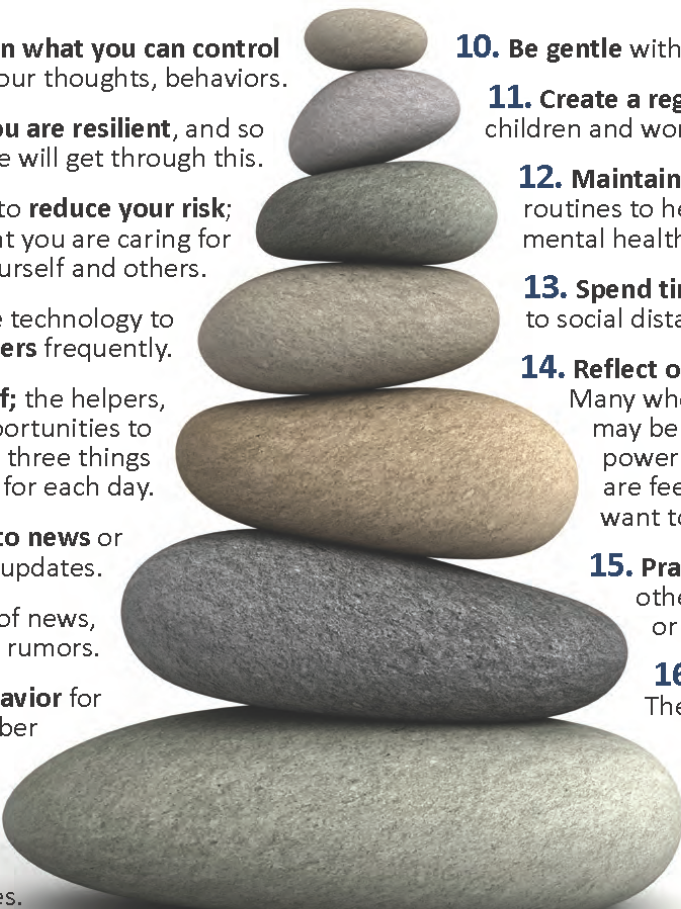
- › National Alliance on Mental Illness (NAMI) 1-888-626-4435
- › Minnesota Association for Children's Mental Health 1-800-528-4511
- › Minnesota Warmline 1-651-288-0400
- › Senior LinkAge Line 800-333-2433

We need to take care of ourselves before we can take care of others. Check out these wonderful resources and reach out if you need help.



Find your happy place.

TIPS TO REDUCE COVID-19 STRESS

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- 1. Focus on what you can control** – including your thoughts, behaviors.
 - 2. Remember that you are resilient**, and so is humankind. We will get through this.
 - 3. Do what you can to reduce your risk;** take comfort that you are caring for yourself and others.
 - 4. Use technology to connect with others** frequently.
 - 5. Look for the good stuff;** the helpers, time with family, and opportunities to pull together. Write down three things you are grateful for each day.
 - 6. Limit exposure to news** or social media updates.
 - 7. Use reputable sources** of news, avoid speculation and rumors.
 - 8. Model peaceful behavior** for those around you. Remember everyone experiences stress in different ways.
 - 9. Don't let fear influence** your decisions, such as hoarding supplies.
 - 10. Be gentle** with yourself and others.
 - 11. Create a regular routine**, especially for children and work from home.
 - 12. Maintaining a healthy diet** and **exercise** routines to help your immune system and mental health.
 - 13. Spend time in nature** while adhering to social distancing guidelines.
 - 14. Reflect on your reactions.** Many who have experienced trauma may be triggered by feelings of powerlessness. Understanding what you are feeling can help you consider how you want to respond to the triggers.
 - 15. Practice meditation**, yoga, or other mind-body techniques. Find apps or online videos to help.
 - 16. Reach out if you need to talk.** There are local and national hotlines and warmlines that can help!

DISASTER DISTRESS HELPLINE
1-800-985-5990
'TalkWithUs' TEXT **66746**



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.

Turning 65 - Let the Phone Calls Begin

Linda Tobias, Senior LinkAge Line Client Service Center Supervisor

Turning 65 comes with many emotions for me. I am excited about the next phase of my life. Is retirement a reality for me, or am I going to continue to do the job I love with the Senior LinkAge Line and the Minnesota River Area Agency on Aging?

Recently I have been inundated with calls trying to sell me a Medicare insurance plan. Yesterday I decided to answer one of the calls. She said she was with Medicare, but after I questioned her further, and she said, "Medicare Benefits." Then she said she wanted to tell me about my Medicare options. Since my job with the Senior LinkAge Line is to know Medicare thoroughly, I was skeptical.

I asked, "Are you selling insurance?" and she said, "No, we advocate for you, so you can get the coverage you need when you turn 65." After transferring me to someone who could tell me about plans available in my area, the new person proceeded to tell me she was a licensed insurance

agent—not selling anything, huh?

After the agent tried to make small talk (asking for my zip code and date of birth), she proceeded to try to sell me a specific type of plan without asking if I was planning to retire or keep working.

When I asked about other options, she ignored my question. She only told me about two companies and skipped all others. She told me she was unbiased and wanted what was best for me. She never asked me questions about my health, lifestyle, which medications I take, the pharmacy I use or what I could afford. These all should be considered when choosing Medicare coverage.

If you are turning 65 and getting the same type of phone calls and

mailings that I am, remember "buyer beware." Hang up; these callers are looking for your dollars, as opposed to trying to help you save money.

Before you make any decisions, please give the Senior LinkAge Line a call at 800-333-2433 to get true non-biased help. We are a free-of-charge service provided by the state of Minnesota. We don't sell insurance and won't steer you towards a particular company or type of policy. We believe in what we do, and we have experts across the state ready to help you.

Retirement should be an exciting time for us. Let the Senior LinkAge Line give you the information you need so you can make the best choice for your future healthcare needs.

