

# MINRAAA news



Do you have an idea to  
help older adults during this  
pandemic?

Are you ready to make a  
difference?

**WE CAN HELP!**





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on Aging (MNRAAA)**

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## Scammers Excelling During COVID-19 Pandemic

*Jason W. Swanson, Executive Director*

The pandemic has forced everyone into a new normal. It has changed the way we do things and has negatively impacted numerous businesses and organizations. However, one business that seems to be thriving, sadly, is scammers.

As we began to shift to a working from home model, sending the kids home to complete distant learning, and older adults began to shelter in place; some people ramped up their efforts to cash in by completing more unsolicited phone calls. According to a recent AARP and US Consumer Financial

Protection Bureau study, the average

financial loss to a victim of a scam was approximately \$34,200. In 2017 alone there were more than 63,500 cases of scams reported! The fear is that many victims do not report when they have been scammed.

To avoid being a victim of a scam, the Minnesota Attorney General's office has some good information ([www.ag.state.mn.us](http://www.ag.state.mn.us)), which includes:

- › Don't be afraid to say no;
- › Ask a friend, family member or neighbor (trusted) for their opinion;
- › Don't be rushed;
- › When in doubt, don't give it out; and
- › Research the offer

A couple of other reminders out there, government entities do not cold call you. They will contact you via letter or return a call to you. If you receive a letter from a government entity, you can call them to validate or talk with a trusted individual.

Finally, if you receive a letter in the mail that is a scam, please report it. You can report this to your local Adult Protection Services or the Office of Minnesota Attorney General Keith Ellison at 800-657-3787. The Senior LinkAge Line is also available to assist if you have questions at 800-333-2433. Stay safe.

*Jason W. Swanson*



## MNRAAA OFFICES CLOSED

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



## Grants and Funding Opportunities

Did you know that MNRAAA currently has three Request for Proposals to assist older adults and/or their caregivers during these trying times?

### Mini-Grant – Title III-D

This grant allows an organization to host evidenced based health promotion classes to older adults and/or caregivers. Programs include Matter of Balance, Chronic Disease Self-Management Program or Diabetes Self-Management Program, to name a few. If your organization is interested in this \$5,000 grant, please contact MNRAAA staff.

### Coronavirus Aid, Relief and Economic Security (CARES) Act Grant

MNRAAA is focusing the CARES grant on providing Supportive Services and/or Caregiver Services.

Supportive Services are defined as: Chore, Homemaker, Technology, Transportation, Assisted Transportation, Visiting, Telephone Reassurance, Special Access, Education/Training and Outreach.

Caregiver Services are defined as; Respite, Caregiver Counseling – Individual, Caregiver Counseling – Support Groups, Supplemental Services-Technology and Information Services.

MNRAAA will make awards in amounts of up to \$25,000. Funds will be accepted on an on-going basis through December 31, 2020 or until all available funds have been expended, whichever comes first. Awarded funds must be expended and project activities completed by September 30, 2021.

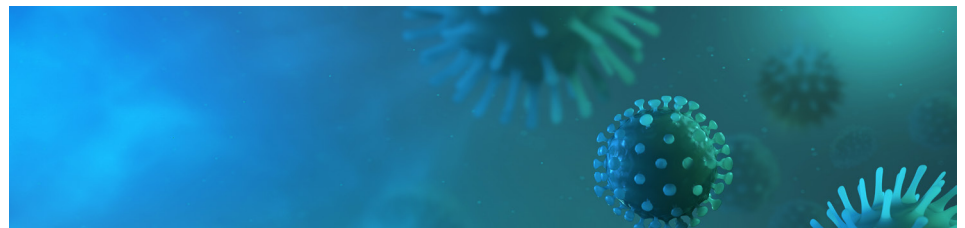
### Enhanced Home Care

MNRAAA is pleased to announce a new funding opportunity to address the service needs of older adults due to the COVID-19 pandemic. Services must meet requirements outlined in the Request for Grant Applications for Enhanced Home Care. This funding is for organizations that can provide Chore and/or Homemaker services.

MNRAAA will be accepting application on an on-going basis through November 30, 2020 or

until all available funds have been expended, whichever comes first. Awarded funds must be expended and project activities completed by December 31, 2020.

For more information or to apply for these grants please visit [mnraaa.org/grants-management/#toggle-id-1](https://mnraaa.org/grants-management/#toggle-id-1), contact Joyce Prahm at [jprahm@mnraaa.org](mailto:jprahm@mnraaa.org), 507.387.1256, ext. 108 or Rhonda Hiller Fjeldberg at [rfjeldberg@mnraaa.org](mailto:rfjeldberg@mnraaa.org), 507.387.1256, ext. 105.



## Working with Senator Klobuchar to Prevent Isolation and Food Shortages

On October 2, MNRAAA staff participated on a conference call with Senator Amy Klobuchar. Senator Klobuchar asked how we are working with older adults in Southwest Minnesota to ensure that they have adequate food, care and also how we are working to prevent social isolation. To do this we also invited some of our partners to participate. They included Lutheran Social Service of Minnesota, Central Community Transit, Wellspring Faith in Action and A.C.E. of Southwest Minnesota.

Each organization was able to discuss how they were able to shift their work to meet the new demands created by the pandemic.

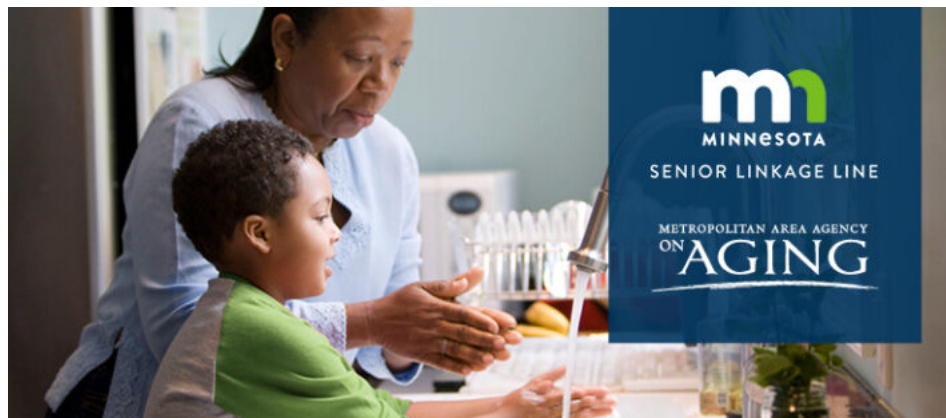




## Senior LinkAge Line Online Presentations

Do you have questions about Medicare or other issues that would help you live your best life? The Senior LinkAge Line® has answers and they want to help. During the COVID-19 pandemic, MNRAAA is partnering with the Metropolitan Area Agency on Aging to offer these presentations on using the Zoom video platform.

- › Medicare 101: Selecting the Right Plan for You
- › Medicare Updates for 2021



- › How the Senior LinkAge Line Can Help You
- › Health Care Fraud: Preventing Medicare Fraud and Avoiding Scams

To learn more and to register for a free presentation, go to [metroaging.org/presentations](https://metroaging.org/presentations).

## Stop - Look - Review

Even a pandemic can't stop the annual Medicare Open Enrollment Period. Open enrollment runs October 15 through December 7 and is the time you can make changes to your Medicare health or prescription drug plan for the coming year.

According to Robin Thompson, Information and Assistance Director with the Senior LinkAge Line, "Too many people on Medicare ignore this time-limited opportunity to review Medicare plan options that could save them money and improve their benefits. People shop around for gas, food and household goods, but don't consider the fact that health insurance is one of their most costly expenses."

People have lots of different excuses for not paying attention — it's so confusing, or I like my current plan, or I don't want to have to mess with changing plans. Let the Senior LinkAge Line do the heavy lifting by helping you explore your options so you can find a plan that best meets your needs.

The Senior LinkAge Line is Minnesota's federally designated State Health Insurance Assistance Program (SHIP). They provide free non-biased help with all issues related to Medicare. Specialists are available Monday – Friday from 8:00 a.m. to 4:30 p.m. Don't wait until it's too late, call the Senior LinkAge Line at 800-333-2433 to make sure you have the plan that is best for you.

Medicare  
Open Enrollment  
Begins



Medicare  
Open Enrollment  
Ends



MNRAAA and the Senior LinkAge Line will be closed on these upcoming days:

**VETERANS DAY**  
November 11

**THANKSGIVING**  
November 26 & 27

**CHRISTMAS**  
December 25

**NEW YEAR**  
January 1



## What's New in Medicare

Every year the federal government makes changes to the Medicare program to strengthen it, keep up with new and expanding innovations and improve the health and wellbeing of beneficiaries. Below are some of the more significant changes in 2021.

- » Medicare Cost Plans will be available in the same 21 Minnesota counties as in 2020.
- » People with End Stage Renal Disease will be allowed to enroll in a Medicare Advantage Plan beginning January 1.
- » Original Medicare now covers limited acupuncture treatments for people with chronic lower back pain.
- » Prior authorization is required for certain outpatient services considered to be cosmetic procedures. These include:
  - » Blepharoplasty (reconstruction of the eyelid)
  - » Botox injections
  - » Panniculectomy (removing skin and fat from the lower abdomen)
  - » Rhinoplasty (plastic surgery on the nose)
  - » Vein ablation (closing off varicose veins)
- » There will be 28 Medicare Part D plans available in Minnesota for 2021.
  - » Monthly premiums range from \$7.30 to \$104.70.
- » There are two new programs available to help people with diabetes get the insulin they need at an affordable cost.
  - » Minnesota Insulin Safety Net Program ([mninsulin.org](http://mninsulin.org))
  - » Part D Senior Savings Model ([cms.gov/newsroom/fact-sheets/part-d-senior-savings-model](https://cms.gov/newsroom/fact-sheets/part-d-senior-savings-model))
- » The Center for Medicare and Medicaid Services (CMS) has issued temporary program changes to allow people on Medicare greater access to medical care during the COVID-19 pandemic.

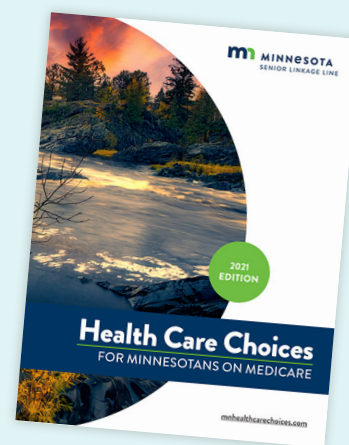
To learn more, see the Minnesota Board on Aging's 2021 edition of Health Care Choices for Minnesotans on Medicare publication available electronically at [mnhealthcarechoices.com](http://mnhealthcarechoices.com).



## Health Care Choices

[mnhealthcarechoices.com](http://mnhealthcarechoices.com)

The 2021 Health Care Choices for Minnesotans on Medicare is now online. Health Care Choices is published by the Minnesota Senior LinkAge Line and the Minnesota Board on Aging to help you understand your options, so that you can make informed decisions about your health insurance coverage.



## Don't Leave Money on the Table

Many people in Minnesota are eligible to get help to pay for their Medicare costs and they just don't know it. There are federal and state programs to help people with lower income and limited resources pay their Medicare premiums and other out-of-pocket costs. Estimates show that only one in three people who are eligible ever apply.

Don't leave money on the table, call the Senior LinkAge Line at 800-333-2433 to find out if you or someone you know might be eligible. If you decide to apply, staff and volunteers can help you complete the application.





## Voting Safely in 2020

November 3, 2020 is Election Day. There are many races on the ballot this year in Minnesota including judicial, local, state, and federal ones. Here are some steps to make voting a smooth and safe process this year:

- › Check your voter registration status online at: [mnvotes.sos.state.mn.us/VoterStatus.aspx](https://mnvotes.sos.state.mn.us/VoterStatus.aspx) If you need to register or re-register you can do it in-person on Election Day at your polling place. Just remember to check the proof of residence requirements beforehand. To vote in Minnesota you must be a U.S. citizen, at least 18 years old on Election Day, lived in Minnesota for 20 days, and completed all parts of a felony sentence.
- › Decide how you will vote. Early voting in Minnesota has begun and continues until November 2. You can vote early in-person at your local election office during scheduled hours or you can request a mail-in ballot at: [www.sos.state.mn.us/elections-voting/other-ways-to-vote/vote-early-by-mail/](https://www.sos.state.mn.us/elections-voting/other-ways-to-vote/vote-early-by-mail/).
- › Review your sample ballot

to research the candidates before voting. You can bring your sample ballot with you into a voting booth.

- › If voting by mail this year, return it as soon as possible. Mailed ballots must be postmarked by Election Day or returned in-person to the county election office by 3 PM on Election Day. You can also return your mail-in ballot in person before Election Day or have someone deliver it on your behalf, which is called “agent delivery.”
- › Due to COVID-19 there is no witness requirement for mail-in ballots for registered voters. Non-registered voters will still need a witness to indicate their proof of residence.
- › Track your mail-in ballot online: [mnvotes.sos.state.mn.us/AbsenteeBallotStatus.aspx](https://mnvotes.sos.state.mn.us/AbsenteeBallotStatus.aspx) to find out when it was mailed to you and ensure it was received and will be counted.
- › If voting in-person this year, double check your polling location: [pollfinder.sos.state.mn.us/](https://pollfinder.sos.state.mn.us/). It may have moved due to a shortage of election



judges. Polls are open from 7 AM to 8 PM on Election Day and anyone who is in line at 8 PM is allowed to vote. Remember to wear a mask to keep you, the election judges, and your fellow voters safe.

- › If you need assistance with voting, you can bring someone to help, ask an election judge, use a machine to help you mark your ballot or even vote from your car. Find more information about voting accessibility and assistance at: [www.sos.state.mn.us/elections-voting/election-day-voting/get-help-voting/](https://www.sos.state.mn.us/elections-voting/election-day-voting/get-help-voting/).

Need additional information? Call 1-877-600-VOTE (8683), go to the Secretary of State's website or contact your county election office.



# HELP WANTED

At the Minnesota River Area Agency on Aging (MNRAAA), our mission is to provide advocacy, information, resources and assistance so that older adults can maintain the lifestyle of their choice. To support our mission, we are looking for people with a passion for aging-related issues.

We are currently seeking additional members to serve on the MNRAAA board, board committees or as a volunteer.

If you are interested in learning more about MNRAAA, our board or volunteering opportunities, please contact Jason W. Swanson at [jswanson@mnraaa.org](mailto:jswanson@mnraaa.org).

## November is National Family Caregivers Month

President Clinton signed the first National Family Caregivers Month Presidential Proclamation in 1997 and every president since has followed suit by issuing an annual proclamation recognizing and honoring family caregivers each November.

This is a time to reflect upon the invaluable commitment so many family members provide as they dedicate themselves and their resources to providing family member with the care and support they need to live in their own homes and communities.

The process of becoming a caregiver may occur gradually over time or may happen suddenly due to a significant health or other life changing event. Caregiving can be a commitment that lasts for a short time or it may be a commitment that lasts for years. Regardless of the circumstances, caregivers need the support of family, friends and formal services to most effectively manage the well-being of their family member as well as their own well-being.

“As well as their own well-being,” yes, that is to be emphasized. The mutuality involved in caregiving means making decisions that support quality of life and well-being for both the care recipient and the caregiver. This can best be accomplished when the primary caregiver has opportunities to engage in activities that nurture their own well-being. Usually caregivers are by nature giving people. The responsibility of stepping up when a family member needs care may seem natural to them, however this responsibility cannot be met in isolation.

Prioritizing and coordinating the tasks of caregiving, even the small details, can result in a more satisfying outcome for all involved.

Consider these recommendations when in the role of primary caregiver for a family member:

- › Include family in your caregiving, talk about how they can assist including ideas such as shopping, managing finances, meal preparation and social interaction.
- › Seek help through community health care agencies for services such as bathing, medication management, homemaking and/or chores.
- › If you work outside of the home, talk with your company regarding the possibility of a flexible schedule and discuss options for managing work and caregiving.
- › Consider respite options. Caregivers need respite, which is defined as “short-term care provided to a person when the person’s primary caregiver is absent or needs relief, whether for a few hours or several days.” Respite care exists in many different forms and may be provided by family, friends and/or formal service providers.

Above all, remember that you are not alone. For assist with finding the right resources, contact the Senior LinkAge Line. This is a free telephone information-and-assistance service which makes it easy for seniors and their families to find community services.

Call the Senior LinkAge Line at 800-333-2433.



## CAPABLE

The Minnesota River Area Agency on Aging, Allina Health New Ulm Medical Center and Habitat for Humanity South Central Minnesota have created a coalition to assist older adults in rural areas to live more safely in their homes by implementing the Community Aging in Place – Advancing Better Living for Elders (CAPABLE) Program.

CAPABLE, a Johns Hopkins University program, is a client-directed home-based intervention to increase mobility, functionality, and capacity to “age in place” for older adults. CAPABLE consists of time-limited services from an occupational therapist, a nurse, and a handy worker working in tandem with the older adult as an interprofessional team.

A key component of this approach is having the older person drive the goal setting and brainstorming strategies with the team toward reaching their goals. This program will be starting in the New Ulm area in early 2021.

For more information contact Jason W. Swanson at [jswanson@mnraaa.org](mailto:jswanson@mnraaa.org).



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](mailto:kwolle@mnraaa.org) or 507.387.1256 x102.

## Falls Prevention

Every September, we recognize and promote Falls Prevention Awareness. This year we discussed Falls Prevention and Awareness differently due to the on-going pandemic. Here is some of the highlights of what we were able to do. I was able to visit VINE Faith in Action on Tuesday September 22 where they were doing free balance checks for anyone interested. Mankato Clinic also participated in this program. The balance checks were able to be completed outside.

Another item we talked about during Falls Prevention Week was Myth vs. Reality.

**Myth:** Muscle strength and flexibility can't be regained.

**Reality:** While we do lose muscle mass as we age, exercise can partially restore strength and flexibility. It's never too late to start an exercise program. Becoming active now will benefit you in many ways - including protection from falls.

**Myth:** I don't need to get my vision checked every year.

**Reality:** Vision is a key risk factor for falls. People with vision problems are more than



twice as likely to fall as those without visual impairment. For those with low vision, there are programs and assistive devices that can help. Ask your optometrist for a referral.

**Myth:** I don't need to talk to my parent, spouse, or other older adult if I'm concerned about their risk of falling. It will hurt their feelings and it's none of my business.

**Reality:** Let them know about your concerns and offer support to help them maintain the highest degree of independence possible. There are many things you can do, including removing hazards in the home,

finding a falls prevention program in the community, or setting up a vision exam.

**Myth:** I don't need to talk to family members or my health care provider if I'm concerned about my risk of falling. I don't want to alarm them, and I want to keep my independence.

**Reality:** Fall prevention is a team effort. Bring it up with your doctor, family and anyone else who is able to help.

Even though September is over, we still need to be aware that falls occur in over 25% of the population over the age of 65.