



Older & Bolder

June - July, 2022
Volume No. 98

236 San Jose Drive
PO Box 1636
Dodge City, Kansas 67801

www.swkaaa.org

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Needed: SHICK volunteers!

SWKAAA is looking for volunteers to help with our Senior Health Insurance Counseling for Kansas (SHICK) program in our 28-county area of south-west Kansas.

People with Medicare often have questions about health insurance, but all too frequently they have limited resources to obtain objective information. To help with the needs of those covered by Medicare, Congress created State Health Insurance Assistance Programs (SHIPs). The State Health Insurance Assistance Program, or SHIP,

is a state-based program that offers local one-on-one counseling and assistance to people with Medicare and their families. Through CMS funded grants directed to states, SHIPs provide free counseling and assistance via telephone and face-to-face interactive sessions, public education presentations and programs, and media activities. Senior Health Insurance Counseling for Kansas (SHICK) is the SHIP for Kansas. We educate the public and assist consumers on topics related to Medicare and health

insurance so they can make informed decisions. Our primary push is during Medicare Open Enrollment, when we help clients with their prescription drug plans.

We would like to have a trained counselor available in each of our 28 counties. If you would like more information on the SHICK program or think

you might like to volunteer, training is available through online courses and an in-person training with update training provided every year.

Contact Paige Hamilton in the Information and Assistance Department at SWKAAA for more information (620) 225-8230 or visit kdads.ks.gov.



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Important Dates

June 2022

07 - SWKAAA Advisory Council Meeting - Dodge City 1:30 p.m.

21 - SWKAAA Board of Directors Meeting - Dodge City 10:00 a.m.

July 2022

04 - SWKAAA Offices Closed - Independence Day!

05 - SWKAAA Advisory Council Meeting - Dodge City 1:30 p.m.

19 - SWKAAA Board of Directors Meeting - Dodge City 10:00 a.m.



Father's Day

Every year on the third Sunday of June Father's Day is celebrated in the United States. It is a day to commemorate fathers and the crucial role they play in people's lives, from childhood through to adulthood.

Father's Day is not a public holiday, but it falls on a Sunday so businesses may be closed.

Origins

Father's Day as we know it today was the idea of Sonora Dodd, a woman whose father, a widower, raised her and her five siblings by himself. When Mother's Day became a popular holiday in the United States, Dodd thought that there should be a similar day to honor fathers and fatherhood. In 1910, she campaigned for the day with her local church, the YMCA and the government. Initially, she suggested June 5 as the day to hold the celebration, her father's birthday, however the third Sunday of June was deemed more appropriate for the observance of Father's Day. On June 19, 1910, the first official Father's Day was celebrated in the state of Washington.

How to celebrate Dads on

Father's Day

Father's Day is the perfect occasion to commemorate fathers or any father figures in people's lives. Many people give their fathers cards or gifts or take them out to dinner. Those who live close to their dads pay them a visit and spend the day doing nice activities together. Many families throw Father's Day parties with fathers, grandfathers, and uncles to honor the support they give their children.

National Take Your Dog to Work Day

This is celebrated annually on the Friday following Father's Day (June 24), honors one of our most beloved pets. Wouldn't you agree, the hardest part of the day is leaving

our four-legged fur babies behind as we head to the office? So, when Pet Sitters International (PSI) pitched the idea of taking them with us, how could we resist? Dogs brighten up even the best days so it's pretty obvious they will up the fun factor at work exponentially. As you run out the door, don't forget your briefcase and a doggie bag. We'll see you at the office!

But if you receive the green light from your company, this holiday is a great way to show off your dog to your coworkers. National Take Your Dog to Work Day began in 1999 as a way to celebrate companion dogs and to encourage adoptions. Having your dog at work with you all day may make it a little tough to get all of your tasks done. But having the dog with you may allow you to interact with your coworkers in a whole new way, as the dog is a great icebreaker. Pitch that idea of promoting better communication and teamwork to your boss, and you may convince him or her to allow you to have Fido sitting next to your desk, celebrating this holiday.

Help spread the word for World Elder Abuse Awareness Day on June 15.

It can be hard to imagine that anyone would deliberately want to harm an elderly person, but unfortunately, elder abuse is a widespread problem. Some instances of elder abuse are intended to exploit the person financially; you've probably heard of scams targeting seniors. In other cases, it's simple negligence: Caregivers don't provide the basic necessities, like

nutritious food, appropriate medication, safety, or assistance with hygiene. **If you see something, say something.**

History of World Elder Abuse Awareness Day

World Elder Abuse Awareness Day, or WEAAD, is an annual initiative launched on June 15, 2006, by the International Network for the Pre-

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South West Kansas Area Agency on Aging, Inc.

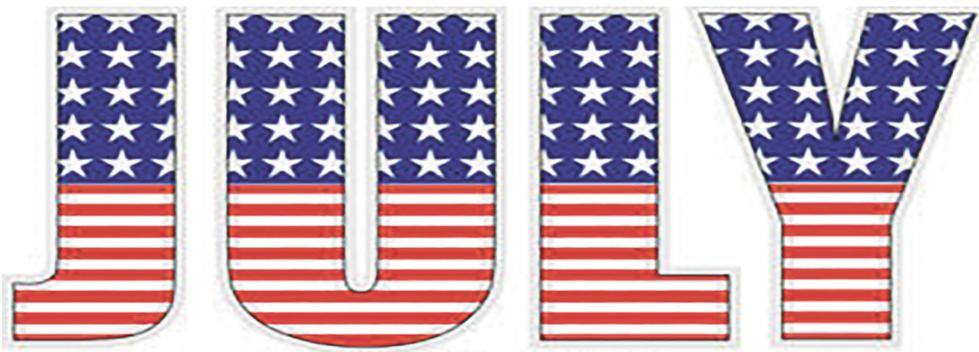
Rick Schaffer,
Executive Director
Paige Hamilton, Editor
Amanda Boles, Circulation

Our Mission:

"To promote the well being of older Kansans and individuals with disabilities in southwest Kansas."

Visit us on the web at
www.swkaaa.org
or visit us on Facebook

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**Myrtle
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July is the midway point of the year. Also, it is considered a month full of fun thanks to the biggest patriotic party of the year!! Pick a day ... any day to celebrate. There are plenty!

Independence Day

Independence Day is celebrated every year in America on July 4th, hence why it is also known simply as The Fourth of July. The day commemorates the adoption of the Declaration of Independence, signed by all 13 colonies, and which marks the beginning of American Independence. It is a federal holiday, and as such businesses, schools and federal offices are closed. If the 4th falls on a weekend, it is observed on the previous Friday or the following Monday.

The history of Independence Day

The American Revolutionary War began in April of 1775, at a time when Americans were unhappy with the British ruling of the colonies and started wanting independence from Great Britain. This hostility towards the country was furthered in 1776 with the publication of Thomas Paine's pamphlet titled "Common Sense."

On June 7 of the same year, a Congress with representatives from all colonies met in Philadelphia, and it was here that Richard Henry Lee made a compelling argument in favor of the colonies' independence from Britain. So, a committee was formed, comprising five American household names: Thomas Jefferson, John Adams, Roger Sherman and Benjamin Franklin, who were tasked with drafting a formal document declaring the independence of the colonies from Great Britain, with the intent of forming their nation. Because of his favorable political background and having written other statements in the defense of the nation, Thomas Jefferson was the one who wrote most of the declaration, with the others helping with the revision and improvements.

After its completion, Congress unanimously cast their votes in favor of the Declaration of Independence on July 2nd, and it was officially adopted on July 4th.

Why is Independence Day celebrated?

The Fourth of July quickly became the American holiday to be celebrated with the most fervor, as it marks the biggest victory for the country: earning their independence. After the war, people celebrated the

day as there was a brand-new feeling of unity amongst all Americans and their new governors.

The holiday has become a bigger symbol of patriotism over the years.

Today, the Fourth of July is one of the biggest celebrations in the country. People hold many family celebrations, by organizing picnics and barbecues and celebrating American political freedom.

Traditionally, this is the day for eating competitions, of food such as pies and hotdogs, and sports, like baseball, the big American game.

People will decorate their homes with the American flag, hold fireworks displays and listen to patriotic music or watch American movies and films.

Independence Day is mostly a day to commemorate the history and heritage of the American people, and above all to pay tribute to those of the first American generation who fought for their freedom.

International Kissing Day

International Kissing day, also known as World Kiss Day, is celebrated on July 6.

As the name suggests, this day encourages people to pucker up and share a kiss with someone, whether it is their long-term partner or a crush they are trying to seduce. The purpose behind this holiday is also to remind people about the value and simple pleasure of a kiss shared with a loved one, no matter if it is a romantic kiss or a friendly one.

Some Fun Facts about Kiss-

ing

- There is a lot of disagreement among scientists as to why humans kiss. Some believe it is instinctual, while others think it is a learned behavior.
- Most people (two-thirds, in fact) tilt their head to the right when kissing someone.
- Kissing releases dopamine in our systems, which means that it works in a similar way that addictive drugs do in our bodies. Dopamine creates feelings of pleasure, which is why when we kiss, we want to do it repeatedly.
- Lips have many sensitive nerve endings and are 100 times more sensitive than fingertips.
- Kissing is good for your health. When people kiss, around 80 million bacteria are transferred between the two mouths. This introduces new bacteria to the body, which improves the immune system.
- The United States has some weird laws on kissing. For example, in Indiana, a man with a mustache should not kiss other human beings. In Hartford, Connecticut, it is illegal to kiss one's wife on a Sunday.
- Kissing helps reduce stress, by lowering the levels of the cortisol hormone, which is why kissing gives a sense of safety and security.

Let the people in your life

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What doctors want you to know to protect yourself from Omicron

(StatePoint) Omicron is between 1.5 to 3 times more transmissible than the Delta variant of the SARS-CoV-2 virus that causes COVID-19. Additionally, people who manifest symptoms are doing so more quickly than with previous strains — sometimes just two to three days after exposure. And recent evidence shows daily Omicron deaths in the United States have exceeded those from the Delta variant. Amid these troubling facts, there is pervasive confusion about what steps individuals should be taking right now to protect themselves.

“Although we have effective tools — particularly vaccines — to limit the spread of the virus and severity of COVID-19, the latest surge of cases fueled by the Omicron variant has created new challenges and raises important questions about masks, testing and isolation guidance,” says Gerald E. Harmon, M.D., president of the American Medical Association (AMA).

With easily transmissible Omicron the now dominant variant, here’s what you need to know to keep yourself safe, according to the AMA:

• **Get vaccinated:** Although breakthrough infections have increased with Omicron, COVID-19 vaccines remain extraordinarily effective at preventing severe illness, hospitalization, and death. All those who are eligible

for the vaccine and booster should get them. Learn more at [GetVaccineAnswers.org](https://www.getvaccineanswers.org).

• **Wear a higher-quality mask:** The CDC says that while the best mask is the mask you’re going to wear consistently, well-fitted respirators, such as KN95s and N95s, provide the highest level of protection. N95s are no longer in short supply, and the federal government recently announced that it is sending 400 million N95 respirators to pharmacies and community health centers across the country, where you can get them free of charge. In lieu of respirators, surgical masks and double masking also offer additional protection over a cloth mask.

• **Testing is critical:** Visit ama-assn.org/delivering-care for a helpful guide from the AMA on which test is right for you. You should consider getting tested if you have symptoms or if you have had a known close exposure to someone with COVID-19, and maybe before gathering indoors with people outside of your household. If you test positive, the AMA suggests testing negative before ending any isolation period. An antigen test is the best tool to determine whether someone is still infectious. And even if the repeat test is negative when ending isolation, patients are advised to wear medical grade masks for at least five

days after ending isolation. **You can receive four free, at-home COVID tests by signing up here: special.usps.com/testkits.**

“We continue to urge those with questions about COVID-19 vaccines to talk to

their physician. Vaccinating as many people as possible and taking the preventive health measures we know work are the only ways to slow the spread and move us closer to the end of this pandemic,” says Dr. Harmon.

Medicare Fraud and Abuse Affect All Of Us...

It is estimated that Medicare loses **BILLIONS** of dollars each year to fraud and abuse.

Consider the following tips from the Senior Medicare Patrol to help you **PROTECT, DETECT, and REPORT** concerns...

- **Review your Medicare Summary Notice or Explanation of Benefits quarterly for accuracy.**
- **Look for three things :**
 1. **Charges for something you didn’t get.**
 2. **Billing for the same thing twice.**
 3. **Services that were not ordered by your doctor.**
- **Protect your Medicare, Medicaid, and Social Security numbers as you would a credit card.**
- **Do NOT give out personal information to unknown callers, visitors, or providers whom you have not contacted for services.**
- **REPORT any concerns to the Kansas Senior Medicare Patrol.**

For Information or Assistance Call the Kansas Senior Medicare Patrol at 1-800-860-5260



Benefits for farmers

Whether you are a seasonal or year-round farmer, Benefits.gov can be a resource for you. Benefits.gov houses information on over 40 benefits specific to agriculture and environmental sustainability. In this article, we will share programs and resources that will help you on your path to finding government benefits.

National Farmworker Jobs Program

If you are a migrant or seasonal farmworker looking for training and or employment assistance, the National Farmworker Job Program provides services to help. The program's goal is to help farmworkers get full-time employment. For

more information, visit the National Farmworker Jobs Program page, managed by the U.S. Department of Labor.

Crop Insurance & Non-insured Crop Disaster Assistance Program

Crop losses can be devastating for farmers financially, which is why ensuring your harvest can be beneficial in the long-term. Crop Insurance protects agricultural producers against crop losses resulting from natural causes. Several different plans are offered for crops and livestock. Availability of plans varies by state and county. Secure your harvest by researching crop insurance and deciding if it is right for your farm.

In the event of a disaster, the Noninsured Crop Disaster Assistance Program (NAP) provides financial assistance to producers of non-insurable crops. This consists of low yields, loss of inventory or prevented planting due to natural disaster. If your farm has recently been affected by a natural disaster, you may be eligible for this program.

Farm Ownership & Operating Loans

Thinking about taking out a loan? Farm Ownership Loans and Farm Operating Loans help farmers with obtaining credit at reasonable rates and terms. Operating loans are typi-



cally short-term, and the funds are used for normal expenses. Ownership loans can last up to 40 years and mainly used for long-term investment opportunities. For example, purchasing or enlarging your farm are long-term opportunities.

Some eligibility requirements include:

- Satisfactory credit history.
- Legal ability to sustain loan obligations.
- Unable to obtain credit elsewhere at reasonable rates and terms.
- Tenant-operator or owner-operator of a family farm after loan closing.

For more information on these programs, visit the U.S. Department of Agriculture.

Browse by Category

You can also browse our Agriculture & Environmental Sustainability benefit category and filter benefits by state or subcategory.

Use The Benefit Finder

An excellent way to start your benefit search is by using the Benefit Finder. When filling out the questionnaire, you will answer confidential questions about your current situation. Your answers to the questionnaire will be compared with the eligibility criteria of over 1,000 government programs. Once you receive your results, you can find out how and where to apply for assistance. This is a great first step in finding farming benefits based on your needs.



Aging & Disability
Resource Center

1-855-200-ADRC (2372)

www.kdads.ks.gov

The role of pharmacists is changing; here's what to know



(StatePoint) New research from the Columbia University Mailman School of Public Health finds patients and physicians share widespread trust in pharmacists. This is welcome news as pharmacists in the United States are poised to take on additional responsibilities to help fill the growing care gap expected from health care provider shortages in the next decade.

The Prescription of Trust report is the result of the largest and most comprehensive research study on the future role of pharmacists that incorporates the voice of patients, prescribers, and pharmacists. The study was commissioned by Express Scripts Pharmacy, one of the nation's largest and most experienced home delivery pharmacies, to understand the expanding role of pharmacists.

“The COVID pandemic has

spotlighted pharmacists' accessibility and the trust people have in them as health care professionals,” said Susan Peppers, RPh, chief pharmacist of Express Scripts Pharmacy, an Evernorth company.

Patients are ready ... so are prescribers.

Nearly 80% of patients see pharmacists as an integral part of their health care team. Doctors and other health care providers are already turning to pharmacists more often for support — 72% consider pharmacists to be part of their health care team, working together to provide the best care for patients.

“As the shortage of doctors and nurses persists, and as complex new therapies and digital health care technology solutions are developed, the role of the pharmacist will continue to evolve,” said John McHugh, MBA, PhD,

an assistant professor in the Department of Health Policy and Management at Columbia University Mailman School of Public Health.

The Prescription of Trust: Key Takeaways.

- **Taking on a bigger role:** In some states, pharmacists can already prescribe certain types of medication. As physician and nurse practitioner shortages escalate, there is a growing movement for pharmacists to receive more training in diagnosing minor and acute conditions and prescribing medication to treat them.

“Beyond dispensing prescription medications and providing medication advice, many of our pharmacists are already specially trained in specific diseases, allowing them to discuss disease and medication management directly with a patient as well as in conjunction with their health care provider team,” explained Peppers.

- **Counseling patients:** Expect pharmacists to spend more time proactively counseling patients on medications and overall wellness. Telepharmacy is particularly conducive for this level of care as patients are often more comfortable asking questions about their medications from the privacy of home, and without the distractions at a pharmacy counter. Telepharmacists can take time to answer your medication questions. In fact, ac-

ording to the study, of pharmacists who use telepharmacy, more than a third say it gives them more time to interact with patients.

- **Managing chronic diseases:** Estimates predict that by 2025, 164 million Americans will have a chronic disease. As the need to support patients with chronic disease grows, you can expect pharmacists to step up to the plate by serving as specialists who advise patients, or by interacting with a larger health team to manage complex care. At the forefront of this trend are pharmacists in ambulatory clinics, hospitals and home delivery pharmacies. Indeed, Express Scripts Pharmacy is already supporting patients with such conditions as diabetes, HIV, and cardiovascular conditions through its Therapeutic Resource Centers. In these centers, pharmacists are trained to focus on the treatment and management of specific conditions.

For health care news, along with helpful tips from pharmacists on how to stay safe and healthy, visit Express Scripts Pharmacy at [express-scripts.com/pharmacy/blog](https://www.express-scripts.com/pharmacy/blog).

“On the medication front, your pharmacist is a member of your care team who can see you from a 360-degree perspective,” says Peppers. “For this reason, pharmacists have always been uniquely positioned to be a frontline member of your overall health care.”

Everybody needs a group

By Lynne Hewes

We all need to belong to a group, to spend time with people who share our interests. That's sometimes harder to do as we age — and especially after retirement.

Deb Taylor, writing for *Senior Community Services*, says, "The idea of having ... relationships slowly fade or be taken away is heart-breaking, but nonetheless a reality for millions of older Americans, who find themselves feeling isolated and alone on a daily basis. No matter the cause, millions of older adults find themselves socially isolated, leading them to feel pushed aside and rejected."

Taylor uses the term "elder orphan" to describe these people.

She says, "That may sound like a grim label and invoke extreme imagery, but when we take a closer look at these situations, it really isn't an exaggeration. These are older adults with no spouse, either no close relatives or no contact with family, and no significant connections to their communities, leading them to feel they don't belong anywhere."

According to Taylor, "A large part of the way we construct our sense of identity is our relation to other people; what we share of ourselves with others, how we interact with others, our shared experiences with them. The consequences of weakening or taking away these relations can be devastating not just emotionally, but also physically."

Gabrielle Oyla adds to that idea as she writes about a "...

2016 study conducted by a group of researchers from the University of Queensland in Australia [who] found that joining a social group in retirement is associated with reduced risk of premature death. The sense of belonging that social group connections provide helps people sustain a meaningful and healthy life."

It's true. We all need to belong to a group.

There is always the morning coffee club, of course, and many people enjoy starting their day with group conversation there, whether that conversation be about the time the local football team that made it to state in '65, or the state of the union, or the union of that annoying couple next door, or the price of a new storm door. Solving the problems of the world, they call it.

In my town, it's mostly men who find their group in the morning coffee club, but women collect later in the day in smaller groups, some at the soda fountain, some at the bakery/coffee shop.

Others find their group in clubs: the library offers several different book clubs; there are service clubs such as Rotary or Lions.

A few friends have gone back to work, more because they missed their group of people than for the money. Some have signed up as paras at our school, mentioning that they have found camaraderie by going to school each day, being around the same group of people who

do the same work they do.

"Besides," says one friend who became a para, "it's only nine months a year. I can rest up in the summer."

Gabrielle Oyla recommends groups like Senior Corps, an organization strictly for seniors 55 and older, saying that "There are three different group volunteer opportunities within the organization that you can be involved with: Foster Grandparents, which allows you to serve as a role model and mentor to local youth; Senior Companions, which matches you with an older individual who needs assistance with daily tasks; and RSVP, which allows you the flexibility to serve in a variety of volunteer opportunities in your community."

For single female seniors interested in travel, there's a group called Thelma and Louise. According to Oyla, "Thelma & Louise is a women-only online travel club that allows members of all ages to connect to find travel partners and new friends to partake in local adventures. You can peruse the site to find women who are seeking to go on specific trips, or post a listing about a trip you want to go on. You can also specify the age range of your ideal travel partner, so you can be

Need a Hot Meal at Noon?



Friendship Meals are available to seniors age 60 and above and their spouses who need a nutritious meal.

Meal-on-Wheels for seniors 60 and above are available for those who are assessed and qualified as home bound.

A donation of \$3.50 per meal is suggested for eligible seniors.

To find a meal site near you, call Friendship Meals at 1-620-792-1241

Call the local site at least a day in advance to reserve your meals.

See **Lynne,**

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Landscaping tips for instant curb appeal



(StatePoint) One of the best ways to achieve instant curb appeal, according to the experts, is to effectively layer shrubs, plants, and flowers in your front yard. Doing so can create a cohesive visual experience that naturally guides visitors to the front door.

Landscape designer Doug Scott describes plant layering in art terms: “Just like in a painting, you need to have a background, a middle ground, and a foreground. Each layer serves a purpose, and there’s no more important place for them to be on full display than your home’s entrance.”

To help homeowners understand the purpose of plant layering and identify the best types of plants for each layer, Scott has joined forces with Exmark, a leading manufacturer of commercial mowers and equipment for landscape professionals and serious DIYers. Here they break it down for you:

1. Background: The background layer should consist of taller evergreen shrubs to

ensure that no matter what’s in front of them, you and your visitors will always have something green to look at. This layer provides a cohesive backdrop and a bit of living color in every season.

2. Middle Ground: Here’s where to step it down a notch in height and add interesting shapes, colors or stripes that provide contrast against the darker green of the background layer. Herbaceous perennials, like lavender, are a good choice for this purpose.

3. Foreground: Finally, the foreground layer should help transition the planting beds to your lawn space or sidewalk and should therefore be lower than the back two layers. It’s also where you can keep things fresh and get your hands dirty throughout the year by changing out annuals with the seasons. Or, if you want a lower-maintenance entrance, you can choose smaller perennials, evergreens, or creeping ground covers. Use the foreground layer as an opportunity to add pops of col-

or at ground level and draw attention to your home’s entrance.

Scott lays out a few other important tips to keep in mind:

- Choose plants consistent with your home’s style. For instance, if you have a craftsman home, you should probably skip tropical plants. Or, if your home is more minimalist, avoid an overabundance of different plants.

- Don’t obstruct views of your front door from the street with plants. Likewise, visitors shouldn’t have to maneuver around plants as they make their way down the sidewalk. Neither is convenient or welcoming, so you’ll either need to keep pruning plants to size or choose plants that won’t overgrow their space without a ton of pruning.

- To make your entrance “the star” it should be, the plant material in the rest of your front yard shouldn’t be distracting. Rather let it frame the intended view.

Scott offers more plant layering tips in “Making an Entrance,” a recent episode of “Done-In-A-Weekend Projects,” an original series from Exmark. To watch the video, visit Backyard Life, which is part of a unique multimedia destination with a focus on helping homeowners make the most of outdoor spaces. There you can also download additional tips and view other Exmark Original Series videos, including “Dream Yards,” “Living Rural,” “Prime Cuts” and “Done In a Weekend – Extreme Projects.”

Through effective plant layering, you can boost curb appeal and give your home the grand entrance it deserves.

FTC says credit repair operation was a scam

By Seena Gressin

If your credit isn’t as good as you’d like, a company that promises to boost your credit score by hundreds of points in as little as 45 days might seem like the perfect answer. That’s the result that a business called The Credit Game claimed it could deliver with “credit piggybacking” and other credit repair services. But according to the FTC, The

Credit Game took people for a ride.

“Credit piggybacking” is where a person who wants to raise their credit score pays a credit repair company to be added as an “authorized user” to a credit card account of someone with a higher cred-

See **Scam,**

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Your guide to federal Food and Nutrition Assistance Programs



The Supplemental Nutrition Assistance Program (SNAP), also known as food stamps, is federally funded, and managed by the U.S. Department of Agriculture's Food and Nutrition Service. SNAP provides nutrition benefits to help support families in need.

To receive SNAP benefits, you must apply in the state you currently live and meet the requirements, including income limits.

SNAP can help families buy these food items:

- Fruits and vegetables
- Meat, poultry, and fish
- Dairy products
- Breads and cereals
- Snack foods
- Non-alcoholic beverages
- Seeds and plants

You cannot use SNAP benefits to buy:

- Beer, wine, liquor, cigarettes, or tobacco
- Vitamins, medicines, and

- supplements
- Live animals
- Foods that are hot at the point of sale
- Any non-food items, such as pet foods or cleaning supplies

How do I know if I'm eligible?

In most cases, eligible families must meet both gross income and net income limits. Gross income is a household's total income before any deductions (e.g., taxes). Net income is the amount the household earns after taxes and other deductions. To learn more about income limits, contact your state's SNAP agency.

There are special SNAP rules for households with elderly or disabled members.

How do I apply for food stamps?

To apply, contact your state's SNAP agency. Fill out

an application at your local SNAP office, on your state agency's website, or call your state's SNAP agency. Some states have online applications that can be filled out on the state agency website.

How do I use SNAP benefits?

If your application is accepted, you will receive SNAP benefits on an Electronic Benefit Transfer (EBT) card. Benefits are automatically loaded into your

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Scam, from page eight

it rating. However, the person becomes an "authorized user" in name only and does not get actual access to the account. The idea is that they can improve their credit by "piggybacking" on the good credit of a stranger, who gets a fee for letting their account be used for the sham.

But it is a sham. And, in its complaint against the operators of The Credit Game (formerly called Wholesale Tradelines), the FTC says it was just one of many illegal practices the defendants used to bilk cash-strapped people out of hundreds and even thousands of dollars for credit repair services that were ineffective, undeliverable, or flat-out illegal.

Among other things, the complaint alleges the defendants charged people before delivering on their credit repair promises, which is illegal for credit repair companies to do. And it alleges they claimed their services were "guaran-

teed," but routinely refused to give people refunds.

What's more, the FTC says, the defendants pitched a bogus business opportunity that they falsely claimed would let people make millions by operating their own credit repair companies. According to the complaint, the defendants urged people to use their government COVID-19 benefits — stimulus checks and child tax credits — to buy the supposed opportunity.

If you're thinking about paying for credit repair services, read Fixing Your Credit FAQs to learn how to spot a credit repair scam. Effective credit repair takes time, but anything a credit repair company can do legally, you are able to do yourself at little or no cost. If you'd like a hand, your local credit union, university, or military personal financial manager may be able to recommend a non-profit credit counseling program that can help.

Medicare Plan reviews

Plan G: Best Medicare Supplement Plan for New Enrollees

Because of the enrollment rules tied to Plan F, new enrollees are barred from enrolling in that popular plan. So, what's the best Medigap plan for someone who became eligible for Medicare after Jan. 1, 2020?

Plan G offers all of the same benefits as Plan F except that it doesn't pay for the Medicare Part B deductible. The Part B deductible is \$233 per year in 2022, so it's a relatively small cost requirement when compared to some other types of Medicare out-of-pocket copays and deductibles. And the monthly premiums for Plan G are typically lower than those of Plan F, which can more or less cancel out the Part B deductible cost.

Plan D is another candidate for the best Medigap plan for new enrollees. Plan D offers the same coverage as Plan G with the exception of Medicare Part B excess charges. However, excess charges can usually be avoided simply by making sure to only visit health care providers who accept Medicare assignment.

Plan B: Best Medicare Supplement Plan for Basic Benefits

Some beneficiaries just want a basic Medigap plan with no thrills. Medigap Plan B checks that box, with coverage for three types of out-of-pocket Medicare

costs that Medicare beneficiaries may be more likely to face that can add up quickly:

- Medicare Part A deductible
- Medicare Part A coinsurance
- Medicare Part B coinsur-

ance

Having those three areas covered means you will likely avoid some of the biggest potential Medicare charges you could face. This can help many beneficiaries enjoy some peace of mind with a

simple plan that has everything they need and nothing they don't.

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SOUTHWEST KANSAS SENIOR CITIZENS LAW PROJECT

AAA SCHEDULE 2021-2022

4th Quarter (July-September 2022)

Kansas Legal Services

DATE	SENIOR CENTERS	KLS ATTORNEY	TIME
7-7-22	Pratt Senior Center	Noah Hahs	10:30am
7-7-22	Great Bend Senior Center	Noah Hahs	1:30pm
7-8-22	Dodge City Senior Center	Noah Hahs	10:00am
7-15-22	Liberal Senior Center	Noah Hahs	10:00am
7-15-22	Garden City Senior Center	Noah Hahs	1:00pm
DATE	SENIOR CENTERS	KLS ATTORNEY	TIME
8-4-22	Larned Senior Center	Noah Hahs	11:00am
8-4-22	Great Bend Senior Center	Noah Hahs	1:30pm
8-5-22	Ulysses Senior Center	Noah Hahs	1:00pm
8-12-22	Dodge City Senior Center	Noah Hahs	10:00am
8-19-22	Liberal Senior Center	Noah Hahs	10:00am
8-19-22	Garden City Senior Center	Noah Hahs	1:00pm
DATE	SENIOR CENTERS	KLS ATTORNEY	TIME
9-1-22	Great Bend Senior Center	Noah Hahs	1:30pm
9-2-22	Scott City Senior Center	Noah Hahs	11:00am
9-16-22	Liberal Senior Center	Noah Hahs	10:00am
9-16-22	Garden City Senior Center	Noah Hahs	1:00pm
9-23-22	Dodge City Senior Center	Noah Hahs	10:00am

*** An attorney will visit only if appointments are scheduled. Please contact your local Senior Center to schedule an appointment with the attorney.**

June, from page two

vention of Elder Abuse and the World Health Organization. In its 66/127 resolution, the United Nations General Assembly designated that date as World Elder Abuse Awareness Day, a day in which the entire world voices its opposition to any form of abuse of the older generation.

WEAAD aims to provide an opportunity for communities around the world to promote a better understanding of the abuse older people suffer by raising awareness of the cultural, social, economic, and demographic processes affecting them. Elder abuse is

one of the least investigated types of violence and does not get addressed in national action plans as frequently as other key social issues.

The UN International Plan of Action described elder abuse as a public health and human rights issue. Globally we have an aging population, with the number of older people in the world expected to be 1.4 billion by 2030. Research suggests that 4 to 6 percent of the elderly suffer from some kind of abuse, most of which go unreported. This day is to make sure we remain focused on our elders, ensuring they

lead a life of high quality and dignity.

June 7: Daniel Boone Day

June 7: National Chocolate Ice Cream Day

June 9: National Strawberry Rhubarb Pie Day

June 11: National Corn on the Cob Day

June 13: National Sewing Machine Day

June 13: National Weed Your Garden Day

June 14: The U.S. Army Birthday

June 14: Flag Day

June 17: National Eat Your Vegetables Day

June 18: International Picnic Day

June 18: National Go Fishing Day

June 23: International Widow's Day

June 23: Let It Go Day

June 23: National Pink Day

June 26: National Chocolate Pudding Day

June 25: Great American Backyard Campout* (fourth Saturday)

June 28: Insurance Awareness Day

June 29: Hug Holiday Day

June 29: International Mud Day

June 30: Meteor Day

Lynne, from page seven

matched with a fellow senior if that's your preference."

Family is a group too, of course.

In an article called "10 Family Activities to do with Seniors," The Arbor Company recommends family game nights, a family photography project, a family book club, and family memory books and newsletters.

My son is a proud owner of a self-published book his grandmother wrote about her memories of growing up during the Dust Bowl in Western Oklahoma. In her later years, she was pretty much confined to home, but she used her computer to research, to scan old photos, and to design an attractive book about that part of her life.

"As she researched and remembered, she was half in a group of her past," her son told me, "and half in a group of the present, talking about her stories with her grandchildren."

Her sons and all of her grandchildren have copies of the book she completed. Some even brought their copies to school when a history class discussed the "Dirty Thirties."

Of course, many seniors are far away from their families. For them, AARP recommends online hobby groups. Their recording recommends looking for online groups with a long existence and one with many members. Some of that information can be found on the group's "About" page.

The AARP site recommends *Garden Web* for gardeners, *Ravelry* for knitters, and *The Chef's Step Forum* for home cooks."

There are groups out there, waiting for new members. Whether it's a local group, a family group, a service group, or an online group, joining can make a huge difference in the quality of our lives.

Sources:

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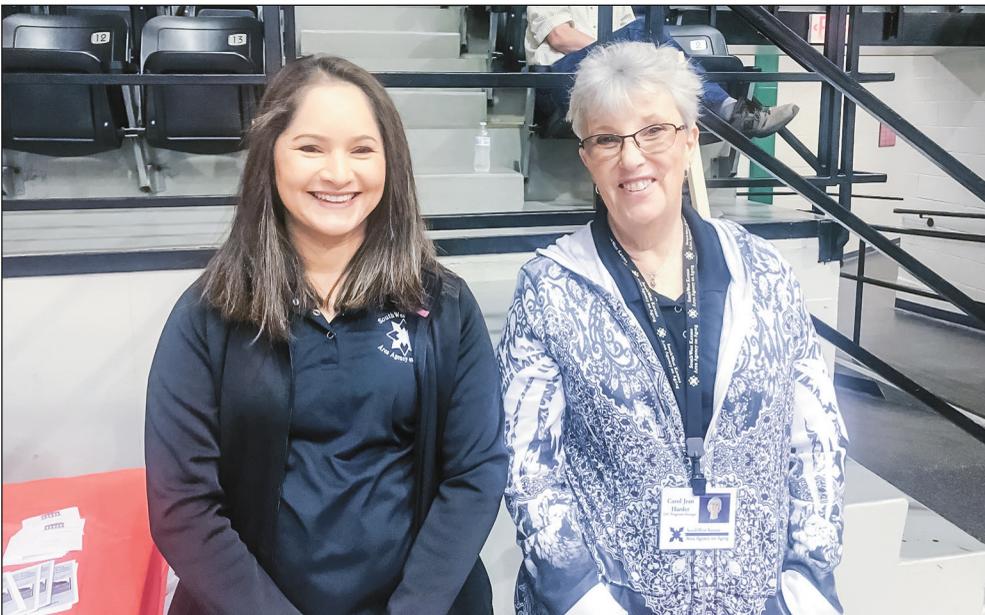
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Senior Expo, 2022





Plan, from page 10

Plan N: Best Medicare Supplement Plan for Cost

Cost is always important when shopping for health insurance, and some consumers will even place it as their top priority.

High-deductible Plan G and high-deductible Plan F are typically the two lowest-cost Medigap plans available. Each of these plans requires beneficiaries to meet an annual deductible before the Medigap plan coverage kicks in. In 2022, the deductible for high-deductible Plan F and high-deductible Plan G is \$2,490.

This means that in exchange for a much lower monthly premium, you agree to pay up to \$2,490 in 2022 for your covered services before your Medigap plan will cover most the rest of your out-of-pocket Medicare costs for the rest of the year.

Either of these plans can be a good fit for a beneficiary who doesn't expect to use many medical services during the year and who wants to save money each month on their Medigap premiums.

Plan N is also a good plan to consider if you want a plan with lower monthly premiums. Plan N pays for most out-of-pocket Medicare costs, including 100% of your Medicare Part B co-insurance costs. The main exception is that you pay a copay of up to \$20 for some of your doctor's office visits and a copay of up to \$50

if you visit the emergency room but aren't admitted to the hospital for inpatient care.

These low – but predictable – copays allow insurance companies to typically offer Plan N at a lower monthly rate than some other Medigap plans.

Plan M and Plan N: Best Medicare Supplement Plans for Travelers

One of the health care costs that can be covered by some Medicare Supplement Insurance plans is foreign travel emergency care, or emergency care received outside of the U.S. or U.S. territories.

There are 6 Medigap plans that will pay for 80% of your foreign travel emergency care costs. Two of those plans are Plan M and Plan N, which provide coverage of foreign emergency care while typically offering lower monthly premiums than the other types of Medigap plans that also offer this coverage.

Plus, these plans also offer coverage for Medicare Part B excess charges, which allows members to see a greater variety of health care providers within the U.S. and U.S. territories.

Plan K and Plan L: Best Medicare Supplement Plans for Budgeters

Surprise or unexpected medical bills can ruin anyone's budget. But Medigap Plan K and Plan L have annual out-of-pocket limits

built into them to give beneficiaries an extra layer of protection.

For 2022, Plan L's out-of-pocket spending limit is \$3,310, and Plan K's limit is \$6,620. Once a plan member spends that amount on covered care, the plan then pays for 100% of all covered services and items for the remainder of the year.

Original Medicare does not include an out-of-pocket limit, which leaves beneficiaries exposed to potentially high medical bills for more serious injuries or illnesses.

What Is the Best Medicare Supplement Plan G Company?

Like all Medicare Supplement Insurance (Medigap) plans, you may only apply for Plan G if it's available for purchase where you live. Not all plans are available in all markets or from all carriers.

70% of all insurance companies that sell Medigap policies sell Plan G. Plan G is available in parts of every state and U.S. territory. There are many different insurance companies that sell Plan G, and you can use a Medigap plan finder tool or visit Medicare.gov – the official Medicare site – to view the available plans and carriers in your zip code.

What Is High-Deductible Plan G?

A high-deductible version of Plan G also exists in some areas. With this option, ben-

eficiaries must first satisfy a deductible of \$2,490 in 2022 before the plan begins covering costs. The tradeoff for the deductible is a lower monthly premium.

High-deductible Plan G may be a good option for those who want to maximize their coverage but don't anticipate receiving a lot of care and are budgeting mostly for an emergency situation.

How Much Does Plan G Cost per Month?

The cost of Plan G can vary within a wide range. Generally speaking, Plan G may be more expensive than other Medigap plans except for Plan F since some carriers may price their plans based on the benefits offered. In some areas, however, Plan G premiums may be lower than other Medigap plan premiums because more people are enrolled in Plan G, which may allow some insurance companies to charge lower premium costs.

Some of the variables that can factor into the price of a Medigap plan include:

- Location

Plan G sold in a major city may have higher monthly premiums than Plan G sold in a more rural part of the country, partly due to the different costs of living be-

See **Plan 2,**

page 15

July, from page three

know you love them by sharing a kiss. Remember, it doesn't have to be romantic, a quick peck on someone's cheek is enough to show them you care.

July 1: International Joke Day

July 1: National Postal Worker Day

July 2: National I Forgot Day

July 2: World UFO Day

July 3: National Stay Out of

the Sun Day

July 3: National Eat Beans Day

July 4: Independence Day

July 5: National Bikini Day

July 5: National Graham Cracker Day

July 6: International Kissing Day

July 6: National Fried Chicken Day

July 7: National Strawberry Sundae Day

July 7: World Chocolate Day

July 8: Liberty Bell Day (rang to signal reading of Declaration of Independence)

July 9: National Sugar Cookie Day

July 10: Teddy Bear Picnic Day

July 10: National Kitten Day

July 11: Cheer Up the Lonely Day

July 11: Marine Corps Creation Day

July 12: Simplicity Day

July 12: National Eat Your Jell-O Day

July 13: National French Fry Day

July 14: Cow Appreciation Day

July 14: National Mac and Cheese Day

July 15: Be a Dork Day

July 15: National Give Something Away Day

July 16: National Corn Fritter Day

July 17: Wrong Way Day

July 17: National Lottery Day

July 18: World Listening Day

July 18: Nelson Mandela International Day

July 17: National Ice Cream Day* (third Sunday)

July 20: National Moon Day

July 20: International Chess Day

July 21: National Junk Food Day

July 22: National Hammock Day

July 23: Gorgeous Grandma Day

July 23: National Hot Dog Day

July 24: Tell an Old Joke Day

July 24: National Cousins Day

July 24: National Drive-Thru Day

July 25: National Hot Fudge Sundae Day

July 25: National Wine and Cheese Day

July 26: National All or Noth-

ing Day

July 26: National Aunt and Uncle Day

July 24: National Parents Day* (fourth Sunday)

July 27: National Crème Brûlée Day

July 27: Bagpipe Appreciation Day

July 28: National Milk Chocolate Day

July 28: National Hamburger Day

July 29: Rain Day; National Chicken Wing Day

July 29: National Lasagna Day

July 30: National Support Public Education Day

July 30: National Cheesecake Day

July 31: Talk In An Elevator Day

July 31: National Avocado Day

Plan2, from page 14

tween the respective markets.

Carrier

Medicare Supplement Insurance is sold on the private market, where each insurance carrier is free to set their own prices to remain competitive within the market.

Age

Some carriers may charge higher rates to older enrollees or have a pricing structure that feature increasing premium costs as plan members age.

Health

If you apply for a Medigap plan outside of your Medigap open enrollment period or during any other time when you don't have a guaranteed issue right, you may be subject to medical underwriting. Depending on your health, an insurance company may use underwriting to determine your monthly premium

cost or deny you coverage altogether, which they can't do if you apply when you have a guaranteed issue right.

• Discounts

It's not uncommon for insurance carriers to offer discounts on Medigap policies for being a non-smoker, being married or for other reasons. Be sure to ask the insurance company or your licensed insurance agent about any discounts you may be able to qualify for.

You can use the Medigap plan finder tool on Medicare.gov to get more concrete pricing details about Plan G options in your area, or you can work with a licensed insurance agent to help you find the best deal on a Plan G option near you.

Christian Worstell is a licensed insurance agent and a Senior Staff Writer for HelpAdvisor.com.

SNAP,

from page nine

account each month, and you can use your EBT card like a debit card. Learn more about EBT cards on USDA's website.

How long will I receive SNAP benefits?

Each case is different. If you are eligible, the Food and Nutrition Service will send you a notice of how long you will get SNAP benefits. You will get a second notice before your SNAP benefits end that will give you the option to reapply to continue receiving benefits. **Your local SNAP office can give you information on how to do this.**

Thank You from Senior EXPO 2022

The Southwest Kansas Area Agency on Aging would like to thank the following sponsors for their continued support for the Senior Boomer Expo 2022: Carpet for Less, Cimarron; Elder Care Inc., Great Bend; Kennedy & McKee & Company LLP, Dodge City; Ford Co. Council on Aging; Jason Putnam & Micheal Mariche Shelter Ins.; Dr. Joy Chiropractic; Mick Hunter; Scott Macrorie; Alyssa Powers' Comfort Wear & Iron Ins. Partners

A special **Note of Appreciation** to these excellent businesses for providing door prizes for this event. *You're simply the best!!*

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