



SENIOR UPDATE
AREA AGENCY ON AGING
ADVISORY COMMISSION ON AGING
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OAKLAND, CA 94605-1907

October/November/December 2019

Senior Update

...The Eyes and Ears of Alameda County Seniors

Commission on Aging

Stay Sharp During the Holidays and Beyond

Mary Louise Zernicke, Area Agency on Aging Senior Nutritionist

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The holiday season is often busy and disorganized. Many people complain that they eat worse, feel worse, and think worse during the holidays!

This might be the perfect time to introduce you to the MIND (Mediterranean-DASH Intervention for Neurogenerative Delay) Diet. The MIND diet takes elements of the DASH and Mediterranean diets, both widely recommended, and makes recommendations that are specific to support brain health but do not conflict with them. While there is some hype with any diet, the basics of the MIND diet are healthy. So why not?



Here is what is suggested:

- Leafy green vegetables—aim for daily
- More vegetables daily—your choice
- Berries—at least twice a week
- Nuts—five servings a week of any kind
- Olive oil—use for cooking
- Whole grains—at least three servings daily
- Fish—at least once a week and fatty fishes are best
- Beans—at least four times a week
- Poultry—at least twice a week (but try not to fry your chicken)
- Wine—one glass a day maximum, either red or white wine

Limit the following which can contribute to poor brain health:

- Butter and margarine—less than a TBS (3 tsp) daily
- Cheese—less than once a week
- Red meat—three times a week maximum
- Fried food—less than once a week
- Pastries and sweets—four times a week maximum

Researchers found a 53% drop in Alzheimer's Disease in those who strictly followed the diet and a 35% drop when the diet was followed loosely. The MIND diet can serve as a guide to support the health of our brain, our most complex body organ.

Count Us In 2020

Ashley Renick, Alameda County Census Outreach



Census Confidentiality

The census counts all people living in the U.S.

- The census count affects how much funding goes to schools, healthcare, and other essential services in your area -- the more people counted in your community, the more funding your community receives.
- When you respond to the census, you help make sure that your family and community get their fair share of funding, services, and political representation!

The census asks basic questions, like age, name, race, and ethnicity, about each person that lives in your household. The 2020 Census will not ask about immigration or citizenship.

Your census responses are totally confidential.

Extremely strong laws protect the confidentiality of your census response.

The Census Bureau is not allowed to share your personal information with anyone, including ICE, police, or any other government agencies.

The Census Bureau can only use your response to create general information about the population, like how many people live in your city, and statistics about age, gender, and race. The Census Bureau cannot share information about you as an individual.

The law requires everyone to respond to the census completely and to answer all the questions truthfully. Do not lie on the census.

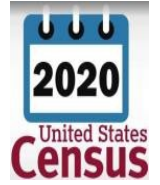
Your form will still be counted if you skip a question or two, as long as you provide your name and address. If you skip questions or don't answer the census at all, the Census Bureau might follow up to ask for the missing information, either by phone or by sending a Census Bureau worker to your home. The fewer questions that you skip, the less likely it is that the Census Bureau will follow up.

You can find more information about the census at www.countusin2020.org/resources.

Our Voice Counts • Our Community Counts • Our Community Belongs



Census 2020 in Alameda County: What You Need to Know



The U.S. Constitution mandates that every ten years we take a count -- or a census -- of America's population. This means every adult, child, and infant in your household should be counted. Census data is used for two very important reasons:

- *Determining political representation*: each state gets a certain number of seats in the House of Representatives and the electoral college is based on state population size.
- *Distributing federal funding*: using population totals and other census data, the federal government allocates \$675 billion dollars to states every year. California receives \$76 billion through this distribution.

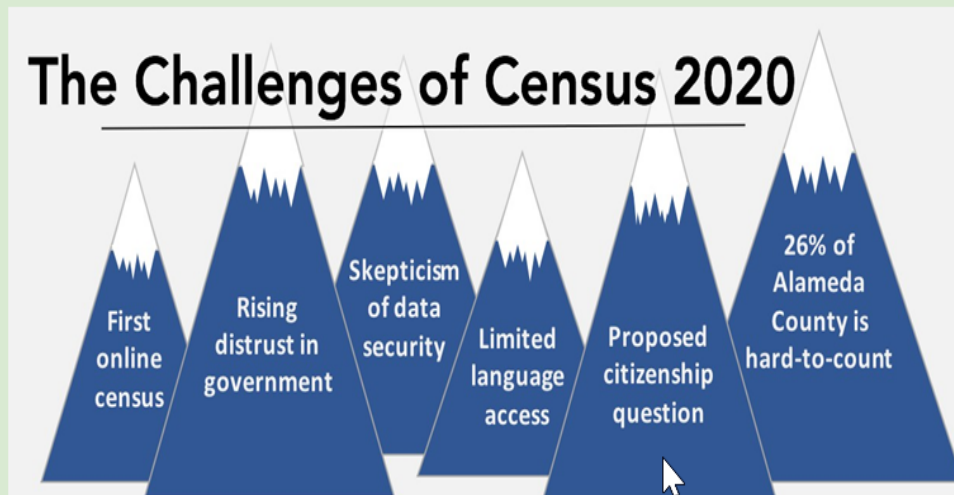
The Census By The Numbers

Alameda County gets billions of dollars from the federal government for essential services -- healthcare, school programs, housing, transportation, social services and more -- based solely on the census count.

- Approximately **60%** of Alameda County's revenue comes from federal and state resources.
- For every person not counted, our community loses ~\$2,000 in funding per year for ten years.
- An undercount of only 3% means our community would lose **\$1 billion**.

An
undercount
means fewer
resources for
everyone

The Challenges of Census 2020



Our hard-to-count populations:

- Immigrants
- People of color
- Young children
- Renters/frequent movers
- "Linguistically isolated" households
- Large or overcrowded households
- Senior citizens
- People without high school degrees
- People with disabilities
- Households without computer or internet access
- People who distrust the government

Count us In (Continued)

Addressing Concerns About Census Participation: The Citizenship Question

The census should count everybody. And yet, every census “undercounts” people of color, immigrants, and other hard-to-count populations. The danger of an undercount is worsened with Census 2020 because of the Census Bureau’s recent efforts to add a citizenship question, which is raising fears that Census data might be used to target people. **Here’s what you need to know: Census responses are confidential and there are very strong laws protecting your data.** Under law, the Census Bureau cannot share an individual’s Census data with the public, state or local governments, law enforcement, or other federal agencies. Additionally, Census data can only be used for statistical purposes. If you have questions about the citizenship question or data confidentiality, Advancing Justice – Asian Law Caucus has attorneys who can speak with you about these issues free of cost. Please contact Julia Marks at juliam@advancingjustice-alc.org.

Medicare Open Enrollment

Commissioner Regina Silbert, Advisory Commission on Aging

For 2020 coverage, Medicare open enrollment will run from October 15, 2019, to December 7, 2019. During the annual enrollment period (AEP) you can make changes to various aspects of your coverage. You can switch from Original Medicare to Medicare Advantage, or vice versa, but what is the best option for you?

Like any massive insurance enterprise, Medicare is confusing. Medicare.gov offers hundreds of pages of explanation, but here are the basics in a nutshell. Original Medicare has three basic parts: A, B, and D. Taken together, Parts A (hospital care), B (doctors, medical procedures, equipment), and D (prescription drugs) provide basic coverage for Americans 65 and older. What’s relevant is what these parts don’t cover, such as deductibles, co-pays, and other medical expenses that can be quite costly. A Medicare Supplement Plan (Medigap) or a Medicare Advantage may be the answer to this, but deciding which one is right for you can be a difficult decision.

Medigap Policies

Medicare Supplement Insurance, also called Medigap coverage, protects people who buy traditional Medicare against many of the additional costs a patient might pay. In return, Medigap charges a premium in addition to what the person already pays for Medicare Parts A (many people get this free), B, and D.

The Medigap choices are Plans A, B, C, D, F, G, K, L, M, and N. What these plans include is standardized by Medicare. The cost for them can vary, however, so it’s worth shopping around. By the end of 2019, plans C and F will no longer be available to new Medicare enrollees.

Medicare Open Enrollment (Continued)

Medigap policies will cover you whenever you see any doctor or facility that takes Medicare. If the doctor or facility does not accept Medicare patients, Medigap won't cover any of those costs, even though it is a private insurance policy.

Medicare Advantage (also known as Medicare Part C)

A Medicare Advantage Health Plan (Medicare Part C) may provide more help at a lower cost than traditional Medicare plus Medigap. Instead of paying for Parts A, B, and D, a person would enroll through a private insurance company that, in many cases, covers everything provided by Parts A, B, and D and may offer additional services. The beneficiary would pay the Medicare Advantage premium along with the Part B premium in most cases.

Medicare Advantage Health Plans are similar to private health insurance plans. With most plans, services such as office visits, lab work, surgery, and many others are covered after a small co-pay. Depending on what's available regionally, plans could offer HMO or PPO network plans and place a yearly limit on total out-of-pocket expenses.

Also, like private plans, each has different benefits and rules. Most provide prescription drug coverage; some may require a referral to see a specialist while others won't. Some may pay some portion of out-of-network care, while others will only cover doctors and facilities that are in the HMO or PPO network.

You can also switch from one Medicare Advantage plan to another, or from one Medicare Part D (prescription drug) plan to another.

And if you didn't enroll in a Medicare Part D plan when you were first eligible, you can do so during the general open enrollment, although a late enrollment penalty may apply.

Your benefits and premium could change from one year to the next. The available plans and what they cover changes from one year to the next, so even if the plan you have now was the best option when you shopped last year, it's important to verify that again before you lock yourself in for another year.

Each year, most Medicare beneficiaries should receive their Annual Notice of Change (ANOC) and Evidence of Coverage (EOC) from their existing Medicare Advantage and Medicare Part D plan providers by Sept. 30.

It's important to carefully review the information sent to you by your plan provider, since this will cover any possible changes. Once open enrollment gets underway, you can make changes that reflect your current health coverage needs.

For help in determining which Medicare option is right for you contact Alameda County HICAP (Health Insurance Counseling and Advocacy Program) at Legal Assistance for Seniors:

333 Hegenberger Road, Suite 850
Oakland, CA 94621
By Appointment: 510.832.3040
las@lashicap.org

Medicare Open Enrollment (Continued)

HICAP provides free and unbiased community education, individual counseling, and advocacy to Medicare beneficiaries about Medicare, Supplemental Insurance, Prescription Drugs and Medicare Advantage plans, Long Term Care Insurance, Medicare Appeals, and Low Income Assistance programs.

Moments that Matter - Making Holiday Memories Maureen Schulz, Area Agency on Aging Social Worker III



I remember the time, forty years ago now, that I came to this country from Germany. And by the time my first Christmas arrived, I was almost entirely broke. Christmas is a big deal in Germany: outdoor bazaars and festivals, wonderful home cooked meals, real wax candles on a lavishly decorated tree, maybe even snow..... so what could I do, I asked myself, to make this holiday special?

I ended up using my last few dollars, and I bought myself one of those apple pies from my local McDonald's. I took it home, made myself a nice cup of coffee, and at exactly four in the afternoon, just like in Germany, I sat down to enjoy it. To this day, I remember that meal.

What is it that makes ordinary moments of life “stand out” as special? How do we find and remember in ourselves the resources that not only keep us going in difficult times, but that keep us connected to joy, that provide an anchor of stability amidst chaos and uncertainty?

Perhaps we cannot be with the ones we love. Perhaps we are worried about the future, and meeting even our basic needs. Perhaps health issues have become part of our every-day life.

Does it make sense, in spite of all that, to keep focusing on those points, easily overlooked, that could put everything else in perspective?

Those who study the brain and its intricate and numerous connections especially to the heart, but really to every part of our body, are finding that it does. A sense of vitality, of “yes, I am here, and my life matters...” of a supportive foundation inside us, seems to create coherence and regulation. Like the instruments of an orchestra, our various energy systems are tuned to each other better and better, as we engage in practices that increase our engagement with life, no matter what our various strengths or limitations may be.



Paying attention to our breathing is one way in which we can help this process; Breathing more deeply, with one hand on our heart, one hand on our belly, gradually perhaps making the exhale a little longer than the inhale.

Moments that Matter - Making Holiday Memories (Continued)

With every exhale, we can let go—of a little of what is no longer needed. We don't need to understand, to figure it all out intellectually, just to be with ourselves as we relax into ourselves.

Another way to use the breath is to create a space, an inner space, for everything that might come up in us, every feeling, every thought, every sensation. We breathe into it, we notice it, we welcome it, we let it pass through.

Then there are the daily things we do: our habits, our routines. Can we be mindful of them, honor them, make them “a happening”, no matter how mundane and simple they are? Can we stay present, while we do them?

We might notice that how we do something matters, or that small changes can bring more ease or peace of mind. We might realize that less is more when it comes to enjoyment.



Gandhi taught us to “be the change we wish to see”. In this spirit, may what we are and do matter, this year and as long as we're here on this Earth...

Genetic Testing Scam 2019 Alert!

Genetic Testing Scam 2019

CALIFORNIA SENIOR MEDICARE PATROL WARNING!

Individuals promoting genetic testing of Medicare beneficiaries through cold calls, meetings, and educational sessions could be using these tests to commit Medicare fraud and abuse.

Ask your doctor if genetic testing is medically necessary for you.

California SMP
Senior Medicare Patrol
Empowering Seniors To Prevent Healthcare Fraud

Remember:

» **Don't give your DNA away to a stranger!** Beware of folks who are calling you, visiting senior centers or senior apartments to advertise free genetic testing and cancer screenings. Check with your doctor first!

» **Don't become a victim of medical theft.** Watch out for folks who promise genetic testing and cancer screenings covered 100% by Medicare. Medicare only covers tests and procedures that are medically necessary.

» **Look for charges on your Medicare Summary Notice statements for unnecessary tests or screenings** that you did not want or were not ordered by your doctor.



If you do come across such a scam, please report it to our California Senior Medicare Patrol (SMP) at **855-613-7080**

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Area Agency On Aging
Advisory Commission on Aging
6955 Foothill Blvd, Suite 300
Oakland, CA 94605-1907

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Fax: 510-577-1962

We're On The Web!

http://www.alamedasocialservices.org/public/services/elders_and_disabled_adults/area_agency_on_aging.cfm

*Senior Update Editorial Board: Ramil Rivera
Donna Ireland, Regina Silbert, Delbert Walker*

Dates to Remember:

Day Lights Savings - November 3

General Elections - November 5

Veterans Day - November 11

Thanksgiving Holiday - November 28-29

Pearl Harbor Remembrance Day - December 7

Holiday Food Basket - December 20

Winter Solstice - December 21

Christmas Day - December 25

New Years Day - January 1

Upcoming Meetings:

ACA Meeting - October 7, 2019

ACA Meeting - November 4, 2019

ACA Meeting - December 9, 2019

Information & Assistance RoundTable Meeting - November 15, 2019

Senior Information

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HAPPY KWANZAA!
Merry Christmas
Happy Hanukkah
Happy Holidays

Alameda County Social Services Agency

Are you 55 years of age or older AND Live in Alameda County?
IF YOU ANSWERED YES...

WE NEED TO HEAR FROM YOU!

Alameda County Area Agency on Aging is conducting a consumer survey in preparation of the 2021-2024 Countywide Plan for Older Adults.

The Area Agency on Aging (AAA) is conducting a survey for Older Adults. This survey is to help gain perspective on what community components are important for the development of the Countywide Plan for Older Adults. The information collected will be used to shape future programs and services.

If you are age 55 and older AND reside in Alameda County, please take a few minutes to fill out the survey:

<https://www.surveymonkey.com/r/HD7W82M>