

# FTAAAD QUARTERLY NEWS



October–December 2023 Volume 11 Issue 4

## FROM THE DIRECTOR

As we approach the holiday season, I would like to take this opportunity to remind everyone about the epidemic of loneliness and social isolation that has become such a widespread problem in the US, and to express the hope that we can all do better at reaching out to the people in our lives who may be at risk for these issues.

The Centers for Disease Control report that more than one in three adults over age 45 feel lonely, and that one in four adults over 65 are socially isolated. Besides age, the CDC states that high risk factors include living alone, having a low income, and having a chronic disease or disability.

The health effects of loneliness include increased risk of depression, anxiety and suicide; a greater chance of developing Type 2 diabetes, and overall earlier death.

Specifically, social isolation increases the risk of dementia by 50 percent, heart disease by 29 percent and stroke by 32 percent and results in an additional estimated \$6.7 billion in Medicare costs for older adults.

So during this season of giving, think about vulnerable friends, family members or neighbors that may be struggling with isolation or loneliness. Reach out to them, and encourage them to explore ways to connect with others. If lack of transportation is an issue, look into the MyRIDE volunteer transportation programs as a way for them to remain independent. Or just call our



Information & Assistance line to discuss what other options are available. It won't take much effort to do a lot of good!

**Angie Gwaltney,  
Director**

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## Save The Date!

### FTAAAD ANNUAL CONFERENCE ON AGING

May 7, 2024  
Kingsport, TN

## KEY DATES

### NET-VAC Meeting

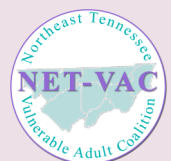
October 4, 9:30 am  
Trinity Assembly of God,  
617 University Pkwy., Johnson City

### NET-VAC Meeting

November 1, 9:30 am  
Trinity Assembly of God,  
617 University Pkwy., Johnson City

### NET-VAC Meeting

No December Meeting





## UBER EATS TO ACCEPT SNAP PAYMENTS FOR GROCERY DELIVERIES

Shoppers who rely on the Supplemental Nutrition Assistance Program (SNAP), a federal program to provide food benefits to low-income households, will soon have even easier options for online grocery shopping.

Uber recently announced updates to its food and delivery platform Uber Eats, which starting in 2024, will allow users to pay for groceries using SNAP EBT benefits in the app.

"We know that online food delivery can have a meaningful impact in reducing barriers to fresh groceries, especially for the most vulnerable—including people living in food deserts, seniors, and those facing disabilities or transportation barriers," the company said in a press release. "Helping to improve access to quality food is incredibly important to our work at Uber

and we're proud to use Uber's technology and extensive local delivery networks to offer SNAP recipients the ability to use their benefits to access fresh groceries conveniently from our app in 2024."

The news follows a similar move by competitor Instacart, which in August became the first online grocery marketplace to accept SNAP payments in all 50 states. Instacart worked closely with the U.S. Department of Agriculture, state agencies, and retail partners to help ensure SNAP recipients could have access to the affordable, nutritious food at over 120 grocery chains nationwide—more than 10,000 stores. Its reach totals nearly 95 percent of U.S. households enrolled in SNAP.

According to an analysis of USDA Food and Nutrition Service data from

fiscal year 2020, conducted by Center on Budget and Policy Priorities, more than 41 million U.S. consumers participate in SNAP. Over 41 percent of SNAP participants are working families and over 36 percent are "in families with members who are older adults or are disabled," according to the think tank.

—Courtesy of ABC News



## MEDICARE ANNUAL OPEN ENROLLMENT BEGINS OCTOBER 15

Medicare's Annual Enrollment Period is October 15—December 7, 2023. This is the period each year when Medicare beneficiaries can join, switch or drop their Medicare Part D or Medicare Advantage coverage.

Medicare Part D and Medicare Advantage plans change their coverage and costs each year, including monthly premiums, deductibles, drug costs, health care copays (on Medicare Advantage Plans), and health care provider and pharmacy networks. Plans may also make changes to their formularies (the list of drugs they cover), so it is important to review your plan and compare it to others on the market every fall. Taking the time to compare plans may reduce out-of-pocket costs and ensure that participants find a plan that covers all their prescriptions for

next year. Research shows that the average Medicare beneficiary can save \$300 or more annually on their medications if they review their Part D coverage.

Tennessee SHIP is available to help Medicare beneficiaries compare plans or answer Medicare questions by mail, email, or phone.

You may call SHIP at 1-877-801-0044 for assistance by phone, or a SHIP representative can send you a worksheet that you can complete and return to them for a plan comparison by mail or email. You may also call Medicare at 1-800-MEDICARE (1-800-633-4227) for assistance comparing plan options.

Plan information and costs for 2024 will be available after October 1, 2023.

TN SHIP is funded by a grant from the U.S. Administration for Community Living and the Department of Health and Human Services, and provides free, objective information and assistance on Medicare and related health insurance issues. TN SHIP counselors are not affiliated with any insurance company. It is administered locally by the First Tennessee Area Agency on Aging and Disability.

—Courtesy of Allston Harrison, FTAAAD

**Open Enrollment Period:**

The Medicare Open Enrollment Period, often called the Annual Enrollment Period (AEP), is the time when individuals can change their Medicare Advantage and/or Medicare Part D plans. This is also the time to switch from Original Medicare to Medicare Advantage (or vice versa).







## HOW TO SPOT AND PREVENT FINANCIAL ABUSE AS YOU AGE

Each year millions of senior citizens are victimized by financial fraud or theft of money, property, or valuable personal information. Often, an adult child or other relative is responsible. Other situations may involve trusted

individuals such as caregivers, legal guardians, investment advisors, or new “friends.” Since the types of abuse may differ widely, it is important to take a variety of precautions.

Here are suggestions for protecting yourself and your loved ones:

### **Choose an advisor carefully**

If you are considering hiring a new broker, attorney, accountant, or other professional, even someone recommended by a friend or relative, it is best to independently look into that person’s background and reputation before investing money or paying for services. For example, you can confirm that this person is properly registered or licensed and has a clean record with regulators and other consumers. When in doubt about how to research this information, ask your state Attorney General’s office or local consumer protection agency for guidance.

Make sure you not only understand the role the advisor will be playing, but trust that this individual will do what is best for you and your finances. Do not be afraid to ask questions or say no-- after all, it is your money!

### **Be careful with powers of attorney**

At some point, you may want to have a power of attorney, a legal document that authorizes another person to

transact business on your behalf. While powers of attorney can be very helpful, be careful whom you name as your representative. A Power of attorney can be easily misused because it allows the appointed person



to step into your shoes and do everything you can do, including taking money from your account and borrowing money in your name.

### **Protect your personal financial information**

Never give out your bank account numbers, Social Security numbers, personal identification numbers (PINs), passwords, or other sensitive information unless you initiate the contact. These requests may come from an unsolicited phone call, text, letter, email, or a person who shows up at your door. Be especially wary of someone who informs you about winning a prize or lottery but demands payment for taxes or other fees.

Keep your checkbook, account statements, and other sensitive information in a safe place. Shred paper documents containing sensitive information that are no longer needed.

### **Closely monitor your credit card and bank account activity**

Review your account statements as soon as you receive them and look for unauthorized or suspicious transactions. If you find any, report them to your bank immediately.

### **Review your credit report**

One way to monitor your finances is to

order your free annual credit report. Check to make sure all of the information on your credit report is accurate and complete. Report to the credit-reporting agency if you see anything suspicious.

Credit agencies are required to provide you with a free report once a year, upon request. The big three agencies are Equifax, Experian and TransUnion. You might want to check a different one every four months to spread it throughout the year, say January, May and September.

### **Take your time when deciding on a major financial decision or investment**

Make sure you understand the transaction and ask questions if you do not. If necessary, ask a lawyer or financial advisor to help you understand the documents and discuss what is best for you. Walk away from anyone who says you must make an immediate decision.

### **Be aware of scams involving reverse mortgages**

These loans enable homeowners age 62 or older to borrow money from the equity in their homes. However, reverse mortgages can be complex products with a variety of risks and costs. Numerous schemes by unscrupulous individuals using deceptive offers and high-pressure tactics to steer senior citizens into using the funds from a reverse mortgage for inappropriate or costly loans or investments have been reported. For guidance on the responsible use of a reverse mortgage, including how to locate a lender or an approved housing counselor, visit the U.S. Department of Housing and Urban Development [Home Equity Conversion Mortgages for Seniors](https://www.hud.gov/equityconversion).



## NOVEMBER IS FAMILY CAREGIVER MONTH

For National Family Caregivers Month 2023, the #CaregiversConnect campaign sponsored by the Caregiver Action Network (CAN) highlights the importance of connections—as a way to get information about your loved one’s disease or condition, share experiences, get support, or form a closer bond with your loved one.

There are many things you can do to help elevate the importance of Caregivers needing support and how #CaregiversConnect. If you need information or just need someone to talk to, visit CAN’s free Caregiver Help Desk (<https://www.caregiveraction.org/helpdesk>). You can reach out to caregiving experts by phone, email, or live chat for help and support.

Are you feeling stressed, depressed, or overwhelmed? As a caregiver, it’s important to take care of yourself while taking care of your loved one. Visit CAN’s website for [10 Tips for Family Caregivers](#), information on [how to ask for help](#), a [depression screener](#) and other information on [caregiver](#)

[depression](#), [where to find respite care](#), and a series of articles devoted to [life after loss](#).

Are you looking for a go-to place for caregiving information? Visit CAN’s [Family Caregiver Toolbox](#) for information on different types of caregiving, staying strong, and caregiving for a loved one with a specific condition.

If you want to connect with other family caregivers and share your experiences, CAN even has a Facebook group for you: [Facebook/CaregiverActionNetwork](#).

FTAAAD also has a number of programs and resources for family caregivers, including specialized information for grandparents raising grandchildren. For more information about local resources, contact Tracy Buckles at 423-722-5109.

—Courtesy of Tracy Buckles, FTAAAD

## JIFFY LUBE & FTAAAD

As part of their **Drive To Do More** commitment to support charities and volunteers nationwide, Jiffy Lube is collaborating with Meals on Wheels America to raise funds and awareness that will help our seniors stay nourished.

We’re excited to invite Jiffy Lube customers to join the effort. From October 1 to October 31, customers who receive oil changes, tire rotations or other vehicle maintenance will be able to donate \$1, \$3, \$5 or more to Meals on Wheels at check-out. Funds raised in our community will be used to support our home-delivered-meal efforts through FTAAAD and our meal providers, the First Tennessee Human Resource Agency (FTHRA) and Fit Clean Meals.

FTAAAD was matched with all three Jiffy Lube locations in Northeast Tennessee: Johnson City, Bristol and Kingsport. We have provided thank-you baskets to these locations to express our appreciation for their participation in this fundraiser, as well as agency brochures to familiarize the staff and customers with the programs and services provided by FTAAAD.

So if you need an oil change, consider using one of our local Jiffy Lubes in October. Your business will support their bottom line as well as our home-delivered meal funding!

—Courtesy of FTAAAD



## FREE RECORDED ALZHEIMER’S WEBINAR

Join Alzheimer’s Tennessee for an informative and inspiring recorded webinar with Dr. David Hutchings, a neuropathologist specializing in dementia. He will discuss symptoms that set Lewy Body apart from other types of dementia and explain why it is often misdiagnosed.

Dr. Hutchings answers audience questions and shares his personal experience dealing with Lewy Body in his own family.

A panel of family caregivers will discuss their experiences caring for

loved ones with Lewy Body Dementia and their struggles to get an accurate diagnosis.

View this recorded webinar at: <https://www.alztennessee.org/info/related-dementias/lewy-body-dementia>

—Courtesy of Alzheimer’s Tennessee





## UPCOMING EVENTS



### Registration Closes November 15!

Go to  
[www.tnfederationfortheaging.org](http://www.tnfederationfortheaging.org)  
to register

**AAAD**  
FIRST TENNESSEE  
AREA AGENCY ON AGING  
AND DISABILITY

FTAAAD 34th  
Annual  
Conference on  
Aging

May 7,  
2024

MeadowView  
Conference  
Resort &  
Convention  
Center

*Save the Date!*

### FTAAAD 34th Annual Conference on Aging

May 7, 2024

MeadowView  
Conference Resort &  
Convention Center





## FTAAAD

### First Tennessee Area Agency on Aging and Disability

3211 N. Roan St.  
Johnson City, TN 37601

1-866-836-6678 (Toll-Free)  
1-877-801-0044 (SHIP)  
423-926-8291 (Local)

[www.ftaad.org](http://www.ftaad.org)

No person shall, on the grounds of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance.

This project is funded under a grant contract with the State of Tennessee.

Contributions are encouraged to support all programs but no one is refused service for inability to pay.

The FTAAAD is part of the First Tennessee Development District.



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Scan our QR code to go directly to the FTAAAD website



**SHIP**  
State Health Insurance Assistance Program

This project was supported, in part by grant number 90SAPG0069-02-00, 2001TNMISH-00, 2001TNMIAA-00, and 2001TNMIDR-00, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.



## PHOTO GALLERY



*Shuffleboard medalists display their awards at the 2023 First District Senior Olympics*



*Participants sign up for fall vaccinations at the Elizabethton Senior Center's vaccine event*



*The Hawkins County Senior Resource Committee organized their first senior and caregiver resource fair this year!*