

FTAAAD QUARTERLY NEWS



October–December 2022 Volume 10 Issue 4

FROM THE DIRECTOR

In my first FTAAAD newsletter column as director, I want to say a huge thank you to Kathy Whitaker for her passion and leadership in the field of aging and disability over the last 46 years. You have touched many lives and we are forever grateful. I also want to extend my thanks to all of you working in the aging field as partners, and to the staff of FTAAAD, for supporting me and helping me to make this a seamless transition.

This is an exciting time for me to be transitioning into the role of FTAAAD director. As an RN for over 28 years, working as a director of nursing at a private-duty/home health and therapy agency, assistant director of nursing for a 102-bed nursing facility, and then coming to FTAAAD and serving in many areas of the agency, I have dedicated my life to the service of others. My goal

moving forward at FTAAAD will be to continue our agency mission to assist older Tennesseans and adults with disabilities in Northeast Tennessee by providing the information and services that promote quality of life independence.

Although this is a time of change, as always, all of us at FTAAAD are here to help. With a multitude of expertise in almost any topic related to aging, we are here to assist in any way possible. I look forward to many more years of serving others and to working with all of you to make our area stronger than ever.

—Angie Gwaltney, Director



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TFA ANNUAL CONFERENCE

October 25–27
Pigeon Forge, TN

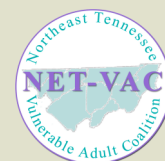
KEY DATES

NET-VAC Meeting

October 5, 9:30 am
Trinity Assembly of God,
617 University Pkwy., Johnson City

NET-VAC Meeting

November 2, 9:30 am
Trinity Assembly of God,
617 University Pkwy., Johnson City





MEDICARE ANNUAL ENROLLMENT BEGINS!

Medicare's Annual Enrollment Period is October 15—December 7, 2022. 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 2023 will be available after October 1, 2022.

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 Melody Conkin, 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).



Open Enrollment Period

Coverage begins



NEW EMPLOYEES

Please extend a warm welcome to all of FTAAAD's newest employees!

- ◆ **Janie Gortney** (MyRIDE Kingsport Coordinator)
- ◆ **Erica Grafton** (Options Counselor)
- ◆ **Michelle Gray** (Ombudsman Assistant)
- ◆ **Allston Harrison** (SHIP Assistant)
- ◆ **Kellie LaFrance** (MyRIDE Johnson City Coordinator)
- ◆ **Emily Volk** (Options Counselor)

NUTRITION AWARD

Congratulations to Tracy Buckles, FTAAAD's health promotions specialist, for developing a partnership with East Tennessee State University's dietetics department that was recognized as Tennessee's contribution to the Nutrition and Aging Resource Center's Best Practices Nationwide database.

Tracy worked with ETSU professors to develop a telephone-based nutrition counseling program that is available for participants in FTAAAD's congregate meal program and home-delivered meal program.

Meal participants who express interest in the counseling can schedule a time to speak by phone with supervised ETSU dietetics students to review their current diet, answer any questions they may have, and develop a customized meal plan that addresses their food preferences, shopping budget, and any health concerns.





SNAP BENEFITS HELP OLDER ADULTS FIGHT INFLATION

Millions of older adults are having trouble making ends meet, especially during these inflationary times. Yet many don't realize help is available, and some notable programs that offer financial assistance are underused.

Some aging organizations like FTAAAD are adapting to heightened demand for help from seniors by focusing attention on core benefits such as SNAP, which have become even more important as food inflation increases.

For example: Nearly 14 million adults age 60 or older qualify for the federal Supplemental Nutrition Assistance Program (also known as food stamps)

but haven't signed up, according to recent estimates. The AARP Public Policy Institute estimates that 71 percent of adults age 60 and above who qualify for the Supplemental Nutrition Assistance Program haven't signed up for benefits.

In some cases, older adults may think benefits are too small to be worth the hassle. But seniors who lived alone received an average of \$104 in food stamps per month in 2019.

Even a few hundred dollars in assistance monthly can make a world of difference to older adults living on limited incomes that make it difficult to afford basics such as food, housing,

transportation, and health care. But people often don't know how to find out about benefits and whether they qualify. And older adults are often reluctant to seek help, especially if they've never done so before.

If you know of an older adult who is interested in applying for SNAP, they can call the FTAAAD at 423-722-5093.

—Courtesy of Kaiser Family Foundation



KINGPORT AND JOHNSON CITY MYRIDES OPEN



NEW OFFICE LOCATION!
JANIE GORTNEY, MYRIDE KINGSFORT
LynnView Community Center
257 Walker St.
Kingsport, TN 37665
423-483-5309
Monday–Friday
9:00 am to 3:00 pm



KELLIE LAFRANCE, MYRIDE JOHNSON CITY
Johnson City Senior Center
510 Bert St.
Johnson City, TN 37601
423-434-6221
Monday–Friday
9:00 am to 3:00 pm

2022 TFA CONFERENCE

The TFA Conference is back at the Music Road Resort in Pigeon Forge this year, from October 25–27, 2022.

In addition to offering 20 workshops on a wide variety of topics of interest to aging-industry professionals, the conference will feature session talks by Dr. Dale Henry, Tobi Johnson and Dr. Farris Jordan.

And new this year are the Tuesday evening Monster Bash (don't forget your costume!) and the first annual Silent Auction to raise money for future conference scholarships.

There will also be Continuing Education Units (CEUs) available in following five areas:

NASW—7.5 Units
CLE—5 Units
POST—14 Units
ACLF—9 Units
PG—7 Units

For more information, visit the TFA website: tnfederationforhteaging.org.



AN OVERVIEW OF FRAUD DANGER FOR SENIORS

The Consumer Financial Protection Bureau reported that financial exploitation of seniors quadrupled between 2013 and 2017, costing them \$34,200 on average.

While any age group is susceptible to identity theft, older adults are particularly vulnerable because they often have money saved up, including access to retirement accounts, making them an appealing target for scammers. Additionally, older people have good credit scores, lucrative investments, and homes in their names.

Many times, scammers will use legitimate companies or government agencies that are well-known in order to gain the trust of an individual over the phone. Scammers may call multiple times in a short timeframe in order to gain information about an individual. It is strongly recommended that seniors not answer calls from unknown numbers—let them leave a voicemail.

Caller ID Spoofing is a method that misleads individuals by masking the true caller ID to instead display a local number. When answering the phone, pay attention to the tone and accent of the speaker and if you suspect fraud, hang up and do not engage with them.

Common themes of solicitors are the pressure to act quickly, promises of free items, or free money. Telemarketing fraud activity is used to deceive individuals into giving out information which leads to identity theft and/or lost money. Some examples of different schemes involve lottery prize winnings, romantic-interest scams, grandparent scams or IRS imposter schemes.

Older adults are encouraged to keep a “refusal script” near the phone to help when scammers are attempting solicitation. This is a way to practice saying ‘no’ before a solicitor has the

opportunity to apply pressure. It is very important to protect personal information, as con artists often will use sympathy and friendliness in order to gain trust. And remember that credit card information and Social Security numbers are often areas of interest to scammers.

A word about gift cards. No reputable organization of ANY kind will ever request payment via gift cards. The only people who want payment by this method are out to steal money from its rightful owners.

Individuals receiving unwanted calls can visit [Donotcall.gov](https://www.donotcall.gov) to sign up for the Federal Do Not Call list. A registration form for Tennessee residents to sign up for the Do Not Call registry is also accessible on the [TN.gov](https://www.tn.gov) website.

In order to avoid online scams, check the domain names of the websites closely. Scammers will often have slightly different spellings in the website name in order to pose as a legitimate website. Another helpful tip to avoid online scams is to avoid clicking on any links or opening attachments sent via email or text message. It is also recommended to update your security software frequently to safeguard against online scamming and viruses.

The impacts of fraudulent activity are felt far beyond the financial loss the victim may suffer. There may be anxiety and shame associated with this type of exploitation. Individuals may feel embarrassed about being a victim of a scammer and be reluctant to report this. Some key signs of fraud in a loved one include sudden insufficient funds in bank accounts, unpaid bills, unexplained financial withdrawals, and altered trusts or wills. If you suspect fraud or financial abuse, contact law enforcement.

—*Courtesy of Toscana Cope, FTAAAD*

KINGSPORT GRANT

Congratulations to the Kingsport Senior Center, who was awarded a digital literacy grant combating isolation in older Americans. The Senior Trust Consortium divided \$3 million dollars into grants for 28 senior centers across the nation.

The grant provides the center with 100 Google Chromebooks and three interactive boards. It also provides funding for seniors to be trained on cyber security and how to use the technology.

“We want to teach them how to get to all the right places and how to stay away from all the wrong places. And we don’t want any one of our seniors that is able to go through this program to be scammed on the internet,” Director Shirley Buchanan said.

“We’ll also be getting a commercial Zoom account so that we can zoom instructors from other areas.” she said.

—*Courtesy of WJHL*





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CELEBRATING 46 YEARS AT FTAAAD WITH KATHY WHITAKER





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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.ftaaad.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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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



Health fairs, senior expos and other community events are beginning to start back, like the Mountain Electric Health Fair



FTDD Executive Director Mike Harrison speaks at Kathy Whitaker's retirement celebration



Kathy's retirement party continued at the FTDD staff cookout, complete with karaoke machine