

FTAAAD QUARTERLY NEWS



January–March 2022 Volume 10 Issue 1

FROM THE DIRECTOR

Since 1972, the national Senior Nutrition Program has supported nutrition services for older adults across the country. Funded by the Older Americans Act, local senior nutrition programs serve as hubs for older adults to access nutritious meals and other vital services. In Northeast Tennessee, that agency is the First Tennessee

Human Resource Agency (FTHRA), which cooks, manages and delivers 270,000 home-delivered and congregate meals to more than 2,300 consumers and 15 meal sites around the District annually.

These meals help older adults maintain healthy, independent lives in their communities by ensuring



that they have access to regular, nutritious meals, served by dedicated volunteers who often provide “wellness checks” along with their friendly meal visits to vulnerable adults living isolated lives.

The theme chosen for the Senior Nutrition Program's 50th anniversary is “*Celebrate. Innovate. Educate.*” With this theme, we celebrate the many achievements of the national and local nutrition programs; we acknowledge the innovative approaches used to support seniors; and we look at how education can help communities understand and use nutrition services. It is all of these elements together, along with dedicated staff and volunteers that make it possible for FTAAAD to continue to support and serve the most vulnerable older adults in our region.

—Kathy Whitaker, Director

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SAVE THE DATE!
**Annual
Conference on
Aging**

April 26, 2022
**Meadowview Resort &
Convention Center**

KEY DATES

NET-VAC Meeting

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

NET-VAC Meeting

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

NET-VAC Meeting

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





FINANCIAL CAREGIVING

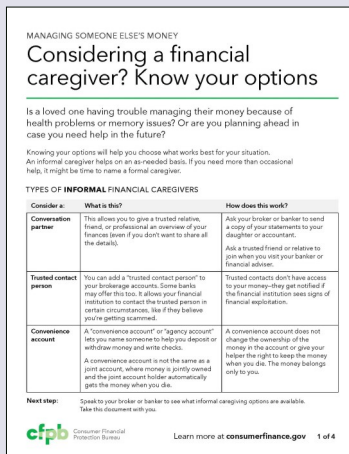
Millions of Americans manage money or property for a loved one who is unable to pay bills or make financial decisions for themselves. To help these financial caregivers, The Consumer Financial Protection Bureau has released several easy-to-understand guides on the most common financial topics.

Are you or a loved one planning ahead in case you need help managing your money in the future? Knowing your options will help you choose what works best for your situation. The CFPB's "Considering A Financial Caregiver?" brochure reviews options for both formal and informal financial caregiving scenarios, and includes questions to ask when selecting a financial caregiver.

CFPB guides are also available for those who have been named in a power of attorney to make decisions about money and property for someone else.

The Consumer Financial Protection Bureau (CFPB) is a U.S. government agency that ensures banks, lenders, and other financial companies treat consumers fairly. To download, go to www.consumerfinance.gov/consumer-tools/managing-someone-elses-money/

—Courtesy of Consumer Financial Protection Bureau



NOW LIVE! THE NEW FTAAAD WEBSITE

The First Tennessee Area Agency on Aging and Disability is excited to unveil a newly redesigned website for 2022.

In response to increased traffic and the need to provide greater information on available programs and services for older adults and adults with disabilities for the region, FTAAAD has transitioned to a new site that will better serve the needs of consumers, caregivers and aging-industry professionals.

The new FTAAAD.org is also mobile enabled, ensuring users have a seamless experience no matter how they access the FTAAAD website.

Features of the site include in-depth information on more than 30 programs available through FTAAAD, and links to additional organizations and services

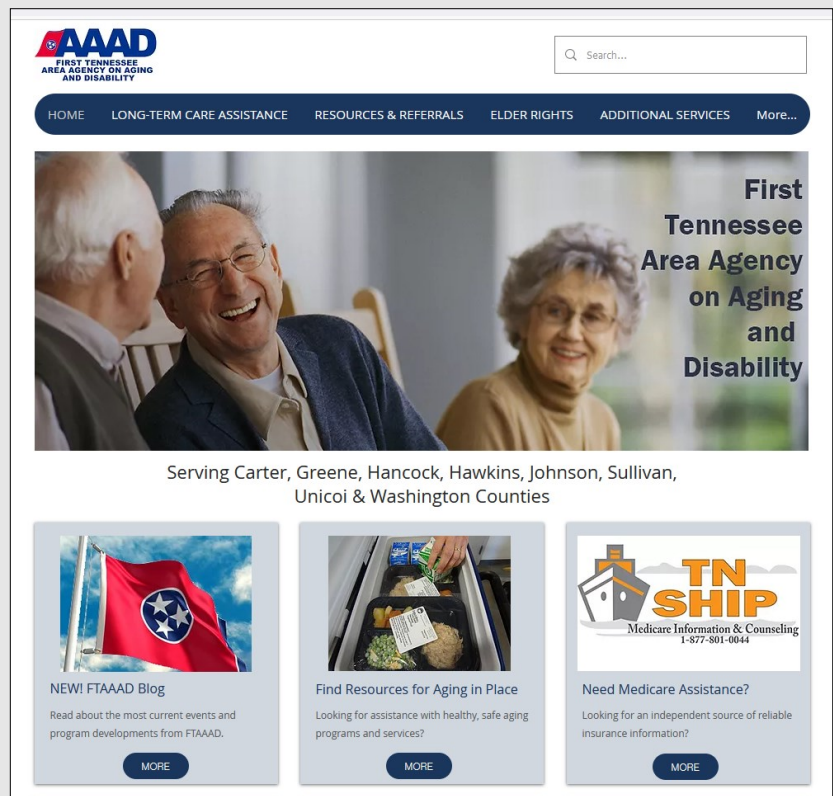
serving the senior population.

Prior visitors to the FTAAAD website will note changes to how information is presented—similar programs and services are all found together— and all visitors will find the new site very easy to navigate.

Other new additions will include downloadable applications and brochures, a calendar of events, a video library, and a blog. The new website can be found at www.ftaaad.org.

FTAAAD is not the only organization with a new website. The First Tennessee Development District also has a redesigned website (FTDD.org) showcasing regional resources, including housing, economic development and career readiness.

—Courtesy of FTAAAD





HOW TO AVOID POST-DISASTER SCAMS

If you or someone you know has been affected by a disaster, like the devastating series of tornadoes that recently affected the South, coping with the aftermath is never easy. But when scammers target people just trying to recover, it can be even worse. Here are ways to help you and your neighbors avoid common post-disaster scams.

Be skeptical of anyone promising immediate clean-up and debris removal. Reputable firms will have waiting lists of jobs. Less reputable firms may quote outrageous prices, demand payment up-front, or lack the skills needed. Before you pay, ask for IDs, licenses,

and proof of insurance. Don't believe any promises that aren't in writing.

Never pay by wire transfer, gift card, cryptocurrency, or in cash.

And never make the final payment until the work is done and you're satisfied.

Guard your personal information. Only scammers will say they're a government official and then demand money or your credit card, bank account, or Social Security number.

Know that FEMA doesn't charge application fees. If someone wants money to help you qualify for FEMA funds, that's probably a scam.

Be wise to rental-housing listing scams. Steer clear of people who tell you to wire money or ask for security deposits or rent before you've met or signed a lease.

For more detailed disaster-preparedness information, request a copy of FTAAAD's updated guide by calling Kathleen McLaughlin at 423-722-5093.

—Courtesy of
Consumer
Financial
Protection
Bureau



EXPLAINING THE 2022 MEDICARE PART B PREMIUM INCREASES

On November 12, 2021, the Centers for Medicare & Medicaid Services (CMS) released the 2022 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs, and the 2022 Medicare Part D income-related monthly adjustment amounts.

Medicare Part B Premium and Deductible. Medicare Part B covers physician services, outpatient hospital services, certain home health services, durable medical equipment, and certain other medical and health services not covered by Medicare Part A.

Each year the Medicare Part B premium, deductible, and coinsurance rates are determined according to the Social Security Act. The standard

monthly premium for Medicare Part B enrollees will be \$170.10 for 2022, an increase of \$21.60 from \$148.50 in 2021. The annual deductible for all Medicare Part B beneficiaries is \$233 in 2022, an increase of \$30 from the annual deductible of \$203 in 2021.

The increases in the 2022 Medicare Part B premium and deductible are due to:
—Rising prices and utilization across the health care system that drive higher premiums year-over-year alongside anticipated increases in the

intensity of care provided.

—Congressional action to significantly lower the increase in the 2021 Medicare Part B premium, which resulted in the \$3.00 per beneficiary per month increase in the Medicare Part B premium (that would have ended in 2021) being continued through 2025.

—Additional contingency reserves due to the uncertainty regarding the potential use of the Alzheimer's drug, Aduhelm™, by people with Medicare. CMS is currently analyzing whether and how Medicare will cover Aduhelm™ and similar drugs used to treat Alzheimer's disease.

If you have questions about Medicare premiums, deductibles or other insurance questions, contact the State Health Insurance Assistance program at 1-877-801-0044.

—Courtesy of FTAAAD





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FTAAAD

First Tennessee Area Agency on Aging and Disability

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Johnson City, TN 37601

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

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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LOCAL HELP FOR PEOPLE WITH MEDICARE

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



FTAAAD staff collected and distributed Christmas presents to clients in December.



FTAAAD's Be a Santa to a Senior project ensured that several vulnerable older adults had presents to enjoy this year!



FTAAAD's Public Guardian staff also collected and delivered gifts to its consumers in long-term care facilities around the region.