

FTAAAD QUARTERLY NEWS



October–December 2025 Volume 13 Issue 4

FROM THE DIRECTOR

The First Tennessee Area Agency on Aging and Disability (FTAAAD) wants to help you **Live Long and Stay Strong**. After all, our mission is to assist older Tennesseans and adults with disabilities in Northeast Tennessee with information and services that promote quality of life and independence.

We all hope to live a long and healthy life—to see our kids grow older, to welcome and be involved with our grandchildren, to enjoy life and to give back to our community. But aging successfully takes planning. Research shows that at some point on the aging journey, two-thirds of older adults will need some support to age well at home.

FTAAAD, your Area Agency on Aging, is proud to serve the counties of Carter, Greene, Hancock, Hawkins, Johnson, Sullivan, Unicoi and Washington with no-cost services that help eligible older adults stay safely at home and that support family caregivers. Services include in-home support, nutrition, Medicare assistance, caregiver support, and a host of smaller, niche programs like legal services and the Public Guardian and Ombudsman programs. For more details about AAAs, be sure to read the story on page 4.



Angie Gwaltney,
Director

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Save The Date!

FTAAAD Annual Conference on Aging

April 28, 2026

MeadowView Convention Center
Kingsport, TN

KEY DATES

NET-VAC Meeting

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

NET-VAC Meeting

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

NET-VAC Meeting

December—No Meeting





MEDICARE OPEN ENROLLMENT STARTS OCTOBER 15

Medicare's Annual Enrollment Period is October 15–December 7, 2025. 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 the FTAAAD SHIP department 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 directly at 1-800-MEDICARE (1-800-633-4227)

for assistance comparing plan options.

Plan information and costs for 2026 will be available after October 1, 2025.

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.

IN-PERSON EVENTS

(Contact the individual locations to reserve an appointment)

October 15, 9:00am–12:00 noon
Church Hill Senior Center
423-357-5387

October 16, 8:00am–3:00pm
Johnson City Senior Center
423-434-6237

October 21, 9:00am–12:00 noon
Kingsport Senior Center
423-392-8400

October 23, 9:00am–12:00 noon
Clinchfield Senior Adult Center
423-743-5111

October 28, 9:00am–12:00 noon
Roby Fitzgerald Adult Center
423-639-3128

October 29, 9:00am–12:00 noon

Jonesborough Senior Center
423-753-1084

October 30, 9:00am–12:00 noon
Bristol-Slater Senior Center
423-764-4023

November 4, 9:00am–12:00 noon
Elizabethton Senior Center
423-543-4362

November 5, 8:00am–3:00pm
Johnson City Senior Center
423-434-6237

November 12, 10:00am–1:00pm
Hancock County Senior Center
423-733-4253

November 14, 10:00am–1:00pm
Johnson County Senior Center
423-727-8883

November 18, 10:30am–1:30pm
Rogersville Senior Citizens Center
423-272-9186

November 19, 8:00am–12:00 noon
Impact Community Center
423-383-9916

—Courtesy of Janie Gortney, 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).





FALL PREVENTION

Take Control of Your Health: 6 Steps to Prevent a Fall

Every 11 seconds, an older adult is seen in an emergency department for a fall-related injury. Many falls are preventable. Stay safe with these tips!

1 Find a good balance and exercise program. Look to build balance, strength, and flexibility. Contact your local Area Agency on Aging for referrals. Find a program you like and take a friend.	2 Talk to your health care provider. Ask for an assessment of your risk of falling. Share your history of recent falls.
3 Regularly review your medications with your doctor or pharmacist. Make sure side effects aren't increasing your risk of falling. Take medications only as prescribed.	4 Get your vision and hearing checked annually and update your eyeglasses. Your eyes and ears are key to keeping you on your feet.
5 Keep your home safe. Remove tripping hazards, increase lighting, make stairs safe, and install grab bars in key areas.	6 Talk to your family members. Enlist their support in taking simple steps to stay safe. Falls are not just a seniors' issue.

To learn more, visit ncoa.org/FallsPrevention.

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BRAIN OLYMPICS 2025

The 2025 Braion Olympics will be held on Friday, October 24 at the Jonesborough Senior Center.

Teams from area senior centers around the district will compete in a trivia contest sponsored Trivia with Budds. Lunch will be provided by the Jonesborough Senior Center.

If you are interested in participating, contact your local senior center for more information.



RECOGNIZING MEDICARE FRAUD & ABUSE

Medicare is complicated. What may seem like an error to the beneficiary may simply be the result of a misunderstanding about benefits.

It may also be abuse, which involves billing Medicare for services that are not covered or are not correctly coded. The provider has not knowingly and intentionally misrepresented the facts to obtain payment.

Medicare fraud assumes criminal intent. The Centers for Medicare and Medicaid Services (CMS) defines fraud as “the intentional deception or misrepresentation that the individual knows to be false or does not believe to be true,” and that is made “knowing that the deception could result in some unauthorized benefit to himself or herself or some other person”.

Some common examples of suspected Medicare fraud or abuse are:

- Billing for services or supplies that were not provided
- Providing unsolicited supplies to beneficiaries
- Misrepresenting a diagnosis, a beneficiary’s identity, the service provided, or other facts to justify payment
- Prescribing or providing excessive or unnecessary tests and services
- Violating the participating provider agreement with Medicare by refusing to bill Medicare for covered services or items and billing the beneficiary instead
- Offering or receiving a kickback

(bribe) in exchange for a beneficiary’s Medicare number

- Requesting Medicare numbers at an educational presentation or in an unsolicited phone call
- Routinely waiving co-insurance or deductibles (Waivers are only allowed on a case-by-case basis where there is a financial

hardship, not as an incentive to attract business)

—Courtesy of SMP

Report These Marketing Violations:

- An **unsolicited phone call** from a company you have no prior relationship with.
- A company represents itself as **coming from or sent by Medicare**, Social Security, or Medicaid.
- You get **leaflets, flyers, door hangers**, etc., on your car or at your home from a company you did not have an appointment with.
- An **agent returns uninvited** to your home after missing an appointment with them.
- You signed up for a plan after being told it **had coverage you needed but it did not**.
- You were **offered gifts** to enroll in a plan.

SMP
Senior Medicare Patrol
Preventing Medicare Fraud

MEDICARE ENROLLMENT
NON-PAID

SMPRESOURCE.ORG
Supported by a \$1,050,000 award from ACJ/HHS. Contents do not necessarily represent the official views of the U.S. Government.



NOVEMBER IS NATIONAL FAMILY CAREGIVERS MONTH

National Family Caregivers Month 2025 is an annual observance dedicated to recognizing and honoring the selfless individuals who provide essential care and support to their loved ones who are ill, disabled, or elderly. This month-long campaign seeks to raise awareness about the challenges faced by family caregivers, celebrate their dedication, and provide resources and support to help them in their

caregiving roles. National Family Caregivers Month also encourages communities and organizations to get involved and assist caregivers in various ways.

National Family Caregivers Month is a month-long campaign that shines a spotlight on the crucial role of family caregivers in our society. It acknowledges the physical, emotional, and financial sacrifices made by caregivers who

provide care to family members with chronic illnesses, disabilities, or age-related conditions.

FTAAAD offers a number of free caregiver programs and services. For more information, call Tracy Buckles at 423-722-5109.



HOW AREA AGENCIES ON AGING (AAAs) SUPPORT YOU

Area Agencies on Aging, or AAAs as they are often called, are trusted local organizations dedicated to helping older adults live with independence and dignity in their homes and communities. Established under the Older Americans Act in 1973, AAAs coordinate a wide range of services that support aging well and help family caregivers manage the challenges of caregiving. There are more than 600 AAAs across the United States.

There are so many different reasons that people reach out to their local AAA. Here are just a few examples:

- You may have had a fall at home and are worried about it happening again. AAAs have fall prevention programs that can help you feel more safe living on your own.
- You may find that you are having difficulty doing simple tasks

around your house, such as laundry, meal preparation or household chores. AAAs can provide you with assistance with these.

- You may have questions about Medicare or Medicaid. AAAs have experts on staff who can help you navigate these complicated programs.
- You might be caring for an elderly parent and find that you are having a hard time doing it by yourself. AAAs can offer respite services.

Every AAA is different. Each one assesses the needs of its own individual community and then tailor services to meet those needs. However, there are some core services that every AAA provides, including:

- **In-Home Support Services:** Help with everyday tasks such

as bathing, dressing and light housekeeping.

- **Health and Wellness Programs:** Classes and workshops that promote physical activity, chronic disease management and fall prevention.
- **Benefits Counseling:** Assistance navigating Medicare, Medicaid and other public benefits.
- **Home-Delivered and Congregate Meals:** Nutritious meals delivered to your home or served in community settings.
- **Information and Referral Services:** Help finding and accessing local resources tailored to your caregiving needs.

—Courtesy of USAging



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FTAAAD

First Tennessee Area Agency on Aging and Disability

3211 N. Roan St.
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1-866-836-6678 (Toll-Free)
1-877-801-0044 (SHIP)
423-928-3258 (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

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PHOTO GALLERY



Past and present AAAD Directors from around the state gathered to celebrate the 50th Anniversary of Tennessee's Area Agencies on Aging and Disability



The Johnson County Senior Center members are enjoying their new pool and ping-pong room



A recipient of new kitchen appliances to replace those lost in Hurricane Helene, made possible through a grant to FTAAAD by Meals on Wheels America