

# Newsletter for Seniors

Warren-Hamilton Counties Office for the Aging

1340 State Route 9 • Lake George, NY 12845 • 518-761-6347

Toll Free Number 1-888-553-4994

NY Connects 1-866-805-3931



## SPRING EDITION

2023

April, May & June

### OFFICE STAFF

Deanna "Dee" Park-Director

Rose Ann Taft-Coordinator of Services

Catherine Bearor-Services Specialist

Hanna Hall-Services Specialist

Sherry Hanchett-Reception/  
Services Assistant

Dinah Kawaguchi-Keyboards Specialist

Cindy Cabana-Aging Services Assistant

Cindy Coulter-Aging Services Assistant

Stephanie Belden-Aging Services Assistant

Catherine Keating-Stauch-Registered  
Dietician / Menu

Jeffrey Haines-Fiscal Coordinator

Mary Ann McCarthy-Services Assistant /  
Volunteer Coordinator/ Newsletter

## June 2023 - Altered delivery schedule

Warren/Hamilton Counties Office for the Aging

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
Meal recipients under 60 required to pay \$7.  Age 60+suggested contribution \$3.			June 1  Pot Roast/Gravy Mashed Potatoes Peas Tropical Fruit	June 2 Cold Plate Chicken Salad on Romaine Salad 3 Bean Salad Tomato, Onion & Cucumber Salad Chilled Peaches
June 5 Sour Cream Chicken Potato of the Day Scandinavian Veggies Tropical Fruit	June 6 Veal Parmesan Penne Pasta Marinara Sauce Winter Squash Mandarin Oranges	June 7 Meat Lasagna Green Beans California Medley Mandarin Oranges	June 8  CHEF'S CHOICE	June 9 Lemon Baked Fish Roasted Red Potatoes Cauliflower Dump Cake
June 12 Chicken Pot Pie with Potatoes & Veggies Brussel Sprouts Pudding	June 13 Salisbury Steak Mashed Potatoes Carrots Yogurt w/Berries and Granola	June 14 Pork Chops Sweet Potatoes California Medley Chilled Pears	June 15 Roast Turkey/Gravy Mashed Potatoes Asparagus Brownie	June 16 Breaded Fish Au gratin Potatoes Mixed Veggies Fruited Gelatin
June 19 Cheeseburger Deluxe Lettuce/Tomatoes Potato of the Day Scandinavian Veggies Mandarin Oranges	June 20 American Goulash Broccoli Corn Chilled Pineapple	June 21 Chicken & Stuffing Casserole Brown Rice Italian Medley Veggies Tropical Fruit Cup	June 22 Meatloaf Mashed Potatoes Winter Squash Apple Crisp	June 23 Cold Plate Sliced Roast Beef Potato Salad Coleslaw Strawberry Shortcake
June 26  Chicken Stir-Fry Brown Rice Japanese Medley Applesauce	June 27  Manicotti Marinara Meat Sauce Oriental Veggies Carrots Fresh Fruit	June 28  Sloppy Joe on a Hamburger Bun Roasted Potato Bites California Medley Fruited Gelatin	June 29  Macaroni & Cheese Stewed Tomatoes Green Beans Mandarin Orange	June 30 Cold Plate Chef Salad – (Turkey/Ham/ Swiss Cheese/ Lettuce) Marinated Veggies Birthday Cake w/Frosting Happy Birthday!!

All meals served with 1% milk, bread, margarine, (Congregate site only - **coffee, and tea and juice**). Diabetic desserts are available for those with diabetes. **Menus subject to change. Meals should be eaten when delivered or immediately refrigerated and reheated to 165-degrees. Frozen Dinner Heating Instructions: Oven:** 350 degrees for 30-45 min or until food has reached 165-degree (Loosen aluminum foil top or puncture film seal) **Microwave:** Plastic Containers only - loosen film seal, heat on high 5-6 minutes, or until the food has reached 165 degrees. Stir content half way thru cooking cycle. Let stand 2-3 minutes prior to serving. **Caution contents will be hot.**

**Meal Site Phone Numbers:**

Johnsburg: (518)251-2711	Lake Luzerne :(518) 696-2200
Bolton Landing: (518) 644-2368	Solomon Heights, Queensbury: (518)-832-1705
Cedars: (518)832-1705	Warrensburg (518)623-3451
cedars@warrencountyny.gov	Lake Pleasant ( 518)924-4066
Chestertown: (518)623-3451	Wells: 518(924-4066
Indian Lake( 518) 648-5412	

Office for the Aging: (518) 761-6347

# National

## APRIL 16 – APRIL 20, 2023

# VOLUNTEER WEEK

A NOTE OF

Thanks!

We truly appreciate all of your hard work and dedication to the people in our Community. By giving of your time, energy and service to your neighbors you brighten our corner of the world.

Mary Ann



Newsletters are available online at:

[www.warrencountyny.gov/ofa/newsletters.php](http://www.warrencountyny.gov/ofa/newsletters.php)

Or contact Mary Ann at 761-6347 to be added to our email list.

\*\*Programs made possible through funding from the US Dept of Health and Human Services—ACL, NYSOFA and both Warren and Hamilton Counties. \*\*

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Please Note: People under the age of 60 are required to pay \$7 per meal. Clients 60 and over suggested contribution is \$3.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<b>May 1</b> Sour Cream Chicken Potato of the Day Scandinavian Veggies Tropical Fruit	<b>May 2</b> Pot Roast/Gravy Mashed Potatoes Peas Tropical Fruit	<b>May 3</b> Meat Lasagna Green Beans California Medley Mandarin Oranges	<b>May 4</b> <b>CHEF'S CHOICE</b>	<b>May 5</b> Lemon Baked Fish Roasted Red Potatoes Cauliflower Dump Cake
<b>May 8</b> Chicken Pot Pie with Potatoes & Veggies Brussel Sprouts Pudding	<b>May 9</b> Salisbury Steak Mashed Potatoes Carrots Yogurt w/Berries and Granola	<b>May 10</b> Pork Chops Sweet Potatoes California Medley Chilled Pears	<b>May 11</b> Roast Turkey/Gravy Mashed Potatoes Asparagus Brownie	<b>May 12</b> Breaded Fish Au gratin Potatoes Mixed Veggies Fruited Gelatin
<b>May 15</b> Cheeseburger Deluxe Lettuce/Tomatoes Potato of the Day Scandinavian Veggies Mandarin Oranges	<b>May 16</b> American Goulash Broccoli Corn Chilled Pineapple	<b>May 17</b> Chicken & Stuffing Casserole Brown Rice Italian Medley Veggies Tropical Fruit Cup	<b>May 18</b> Meatloaf Mashed Potatoes Winter Squash Apple Crisp	<b>May 19 Cold Plate</b> Sliced Roast Beef Potato Salad Coleslaw Strawberry Shortcake
<b>May 22</b> Chicken Stir-Fry Brown Rice Japanese Medley Applesauce	<b>May 23</b> Manicotti Marinara Meat Sauce Oriental Veggies Carrots Fresh Fruit	<b>May 24</b> Sloppy Joe on a Hamburger Bun Roasted Potato Bites California Medley Fruited Gelatin	<b>May 25</b> Macaroni & Cheese Stewed Tomatoes Green Beans Mandarin Orange	<b>May 26 Memorial Day BBQ</b> Hot Dog/Bun Baked Beans Hot German Potato Salad <b>Memorial Day Dessert</b>
<b>May 29</b> 	<b>May 30</b> Baked Fish Scandia Sweet Potatoes Spinach Chilled Peaches	<b>May 31</b> Spanish Rice Italian Veggies Corn Bread Fruited Gelatin		


All meals served with 1% milk, bread, margarine, (Congregate site only - **coffee, and tea and juice**). Diabetic desserts are available for those with diabetes. **Menus subject to change.** Meals should be eaten when delivered or immediately refrigerated and reheated to 165-degrees. **Frozen Dinner Heating Instructions: Oven:** 350 degrees for 30-45 min or until food has reached 165-degree (Loosen aluminum foil top or puncture film seal) **Microwave:** Plastic Containers only - loosen film seal, heat on high 5-6 minutes, or until the food has reached 165-degrees. Stir content half way thru cooking cycle. Let stand 2-3 minutes prior to serving. **tents2 will be hot.**





April 2023 - Altered delivery schedule  
Warren/Hamilton Counties Office for the Aging

**Please Note: People under the age of 60 are required to pay \$7 per meal. Clients 60 and over suggested contribution is \$3.**

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<b>April 3</b> Chicken Pot Pie with Potatoes & Veggies Brussel Sprouts Pudding	<b>April 4</b> Chili with Shredded Cheese Corn Bread Brown Rice Corn Tropical Fruit	<b>April 5</b> <b>Easter Dinner</b> Baked Ham/ Sauce Sweet Potatoes Peas & Onions Dinner Roll <b>Easter Dessert</b>	<b>April 6</b> Roast Turkey/Gravy Mashed Potatoes Asparagus Brownie	<b>April 7</b> Breaded Fish Au gratin Potatoes Mixed Veggies Fruited Gelatin
<b>April 10</b> Cheeseburger Deluxe Lettuce/Tomatoes Potato of the Day Scandinavian Veggies Mandarin Oranges	<b>April 11</b> American Goulash Broccoli Corn Chilled Pineapple	<b>April 12</b> Chicken & Stuffing Casserole Brown Rice Italian Medley Veggies Tropical Fruit Cup	<b>April 13</b> Meatloaf Mashed Potatoes Winter Squash Apple Crisp	<b>April 14</b> <b>Cold Plate</b> Sliced Roast Beef Potato Salad Coleslaw Strawberry Shortcake
<b>April 17</b> Chicken Stir-Fry Brown Rice Japanese Medley Applesauce	<b>April 18</b> Manicotti Marinara Meat Sauce Oriental Veggies Carrots Fresh Fruit	<b>April 19</b> Sloppy Joe on a Hamburger Bun Roasted Potato Bites California Medley Fruited Gelatin/Topping	<b>April 20</b> Macaroni & Cheese Stewed Tomatoes Green Beans Mandarin Orange	<b>April 21</b> <b>Cold Plate</b> Chef Salad – (Turkey/Ham/ Swiss Cheese/ Lettuce) Marinated Veggies Birthday Cake w/Frosting <b>Happy Birthday!!</b>
<b>April 24</b> Cheese Omelet Sliced Ham Hash Brown Potatoes Broccoli Pudding	<b>April 25</b> Baked Fish Scandia Sweet Potatoes Spinach Chilled Peaches	<b>April 26</b> Spanish Rice Italian Veggies Corn Bread Fruited Gelatin	<b>April 27</b> <b>Meal Site Closed</b>  <b>Staff Training</b>	<b>April 28 Cold Plate</b> Chicken Salad on Romaine Salad 3 Bean Salad Tomato, Onion & Cucumber Salad Chilled Peaches

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## Important Note for People Receiving Home Delivered Meals

As part of the Volunteers job when delivering meals it is critical that the volunteers hear or see you when dropping off the meal. We must ensure that you are well and do not need assistance. We can not leave the meals unless you are home to receive them.

When you do not answer your phone or the door we must take the following steps:

1. The Meal Site will try to contact you by phone later in the afternoon. If there is no answer or the phone has been disconnected, you can not be reached we will try calling your Emergency Contact. If we can not reach your Emergency Contact we will call the Hospital to see if you have been admitted.
2. In the event that the Hospital can not confirm an admission we must then call the police to go to your home and complete a wellness check.

We understand that scheduling issues will come up. We would be grateful if on the occasion you will not be home you would contact the meal site (phone numbers for each meal site are listed below). Please call as early as possible to help avoid these situations in the future. If you are leaving your home and it is too late to call please leave a note on your door.

WHCOFA will need to suspend a client from the Home Delivered Meals after (2) failed delivery attempts within a 30 day period due to a client's failure to follow the above guidelines. Meal service can only resume after the OFA office is contacted by phone at PH# (518)761-6347 and approval is given to restart the meals.

**If you have recently moved, changed your phone number or changed your Emergency Contact person please notify the meal site as soon as possible.**

*Thank you for your continued support towards making our Home Delivered Meals Program a success!*

**Meal Site Phone Numbers:** Johnsburg: (518)251-2711  
Bolton Landing: (518) 644-2368 Long Lake (518)624-5221  
Cedars:(518)832-1705 Warrensburg (518)623-3451  
cedars@warrencountyny.gov Lake Pleasant ( 518)924-4066  
Chestertown: (518)623-3451 Indian Lake( 518)648-5412

**Office for the Aging: (518) 761-6347**

## HOW TO PAY FOR HOME CARE



When a chronic health condition, recovery from an illness, dementia, or even the normal aging process makes it difficult for a senior to live at home safely, in-home care can provide the supervision and assistance they need to age in place. However, seniors and their families are often concerned about how much home care services cost and what their financial options are for payment.

Seniors may have several choices when it comes to paying for home care. Finding the right option to pay for care starts with determining the type of care they need. Medically necessary home health care is the most expensive level of care. Home care is likely to be covered by a combination of payment options, which may include Medicare, Medicaid, veteran's benefits, and long-term care insurance. Nonmedical home care provides companionship and assistance with daily activities and is typically paid for out of pocket.

### How much do home care services cost?

In-home care costs vary by location and required level of service. The average cost of a home health aide ranges between \$25-\$30 per hour.

### What insurance covers in-home care?

#### Medicare in-home care benefits

In most cases, when ordered by a physician, Medicare Parts A and/or B will pay for medically necessary services provided in a home setting over a **short term**. However, a senior who requires only non-medical care (meal preparation, bathing assistance, housekeeping) **won't** qualify for Medicare coverage.

#### Long-term care insurance benefits cover in-home care

Long-term care insurance is a type of insurance purchased from private companies to cover the cost of nursing home care, assisted living, and home health care. Benefits vary depending on the plan, so it is important to clarify the services covered by the policy at the time of purchase.

Plan ahead when it comes to building and purchasing a long-term care insurance policy. Premiums are usually lowest for healthy individuals in their 50s and 60s. Older seniors and those with chronic illnesses or serious medical conditions are unlikely to qualify for coverage.

## 10 Benefits of Volunteering

### 1. Provides you with a sense of purpose

You may be able to find your purpose through volunteering and becoming part of something greater than yourself. For instance, if you're retired, unexpectedly unemployed or have lost a loved one, helping others can give your life new meaning and keep you mentally stimulated.

### 2. Provides a sense of community

Volunteering can help you feel connected to those you are helping in the community. This experience may make you want to get involved with other aspects of your community, such as local politics or advocating for programs you believe are important.

Volunteering is a great way to meet new friends as well as strengthen existing connections with friends, family or coworkers. As a volunteer, you'll typically interact with people from diverse backgrounds, which allows you to learn other perspectives.

### 3. Helps you meet new friends

Volunteering is a great way to meet new friends as well as strengthen existing connections with friends, family or coworkers. As a volunteer, you'll typically interact with people from diverse backgrounds, which allows you to learn other perspectives.

**When you choose an organization or cause to volunteer for, consider the people you're volunteering alongside did as well. Sharing a common interest will help you build closer relationships with those around you.**

### 4. Increases your social skills

Volunteering gives you a chance to talk to new people and sharpen your **social skills**. By spending a lot of time working with others and using social skills, like active listening and relationship management, you'll have the opportunity to develop your future personal and business relationships.

### 5. Improves self-esteem

Volunteering may boost your self-esteem and self-confidence. When you do something you feel is worthwhile and valuable for your community, it gives you a sense of accomplishment that may help you feel more fulfilled about your life and any future goals.

### 6. Teaches you valuable skills

The training and hands-on experience you gain while volunteering can help you learn new skills as well as build upon ones you already have. For example, if you advocate and raise awareness or funding for a cause that interests you, you'll gain valuable communication, public speaking, marketing and other hard and soft skills. You can then put these skills on your resume to show employers how you build relationships outside of work in addition to any personal interests that can set you apart from the other candidates.

### 7. Provides job prospects

Along with acquiring valuable skills and experience, you may also meet people while volunteering who can become your mentors or at least a part of your professional social network. If you choose to pursue a career in the field you're volunteering in, the connections you make also may help increase your job prospects.

### 8. Brings fun into your life

Many people use volunteering as a way to pursue their hobbies while making a difference. For example, if you're interested in the outdoors, you might volunteer at your community garden or help out at a children's summer camp. Volunteering for organizations or causes also may provide you with a renewed sense of creativity and motivation that carries over into your personal and professional life.

### 9. Can help you be happier

It often feels good to contribute to projects and organizations that mean something to you. These good feelings can help lessen the effects of stress, anger or anxiety in your life. Volunteering may provide you with the tools you need to be a happy and well-rounded individual. Building bonds and connections with people you volunteer with also may counteract any social isolation. Many volunteer opportunities also may involve physical labor to keep you active and reduce stress.

### 10. Gets you out of your comfort zone

Through volunteer work, you may overcome the personal challenges of leaving your comfort zone and doing something new with people you may not know. You may be faced with various problems to solve as a volunteer that require you to exercise critical thinking skills that aid your own personal development. **Stacey Buttell and Amber Krosel**



# OFFICE BULLETIN BOARD



## APRIL

- (W) Carlo Fattiben.....1
- (W) Bonnie Cleveland.....4
- Joann Loiselle.....4
- John Dutcher.....5
- Evelyn Casella .....6
- Dorothy Petrie.....6
- Bernice Mennis.....7
- (IL) Karen Hutchins.....7
- Kathy Herold.....15
- Alice Megargle.....20
- Sharon Clark.....20
- (IL) Kathleen Hutchins.....29

## MAY

- Diane Collins.....6
- Tom Ives.....9
- Bill Pittman.....16
- Diane Frazier.....21
- Joan Flanagan.....23
- Nancy Stedman .....24
- Sarah Hall.....25
- Gary Constant.....27

## JUNE

- Gail Stauble.....1
- (W) Roger Daby.....26
- Tom Judkins.....27
- Francis Angelo.....28

Key  
 (W)WARRENSBURG  
 (IL) INDIAN LAKE

### MEAL SITES CLOSED ON THE FOLLOWING DAYS

1. THURSDAY, APRIL 27, 2023 MEAL SITES CLOSED FOR STAFF TRAINING
2. MONDAY, MAY 29, 2023 MEAL SITES CLOSED FOR MEMORIAL DAY

### Using life insurance to pay for home care

Seniors who have life insurance policies can use them to pay for home care in a few ways. Options include taking a loan from the policy's cash value or surrendering the policy in exchange for the cash value.

### Veterans benefits that cover in-home care using VA health benefits to pay for home care

A Veteran or spouse of a Veteran may be eligible for VA Aide and Attendance benefits or Housebound allowance based on military service. VA Aide and Attendance or Housebound benefits provide monthly payments added to the amount of a monthly VA pension for qualified veterans and survivors. Call your local VA office to see if you qualify.

### Private pay home care

#### Using income and savings for home care

Many families pay out of pocket for in-home care services. Possible sources used to cover private pay home care expenses might include individual retirement accounts (IRAs), health savings accounts (HSAs), pensions, investments, annuities, real estate, and Social Security benefits.

Although seniors may be hesitant to use their hard-earned savings or liquidate assets, it is important to consider that properly "spending down" almost all assets is required to qualify for Medicaid.

### Public home care financial assistance programs

#### In-home care assistance through Medicaid

Medicaid is a joint state and federal program that provides health coverage to those with low income and limited assets. Medicaid can cover home health care and personal care services. The next article, "Qualifying for Medicaid Long-Term Care," explains the eligibility for Medicaid.

For more information, contact Warren/Hamilton Counties Office for the Aging and NY Connects at 518-761-6347



Office for the Aging



NY Connects  
 Your Link to Long Term Services and Supports

# QUALIFYING FOR MEDICAID LONG-TERM CARE



Long-term care, whether provided in a private home or a nursing home, is expensive. According to the American Council on Aging, the average rate for a private room in a nursing home is \$150,000 each year.

Many family caregivers and seniors assume these costs will be taken care of by Medicaid. The jointly funded federal and state program that provides health insurance for people with low income and limited assets. When it comes to long-term care, this public assistance program does pay for the largest share of these services, but only if a senior meets strict financial and functional requirements.

## Eligibility Requirements for Long-Term Medicaid

The most basic and universal requirements a person must meet to qualify for Medicaid include being a U.S citizen (or a qualified non-citizen) and meeting residency rules in the state where the applicant intends to apply.

Additionally, an applicant must: be age 65 or older, have a permanent disability as defined by the Social Security Administration or blind.

## Medical and Functional Criteria for Medicaid Long-Term Care

To receive institutional long-term care services paid for by Medicaid, and applicant must need a “nursing home level of care.” A medical specialist conducts a needs assessment of the applicant and determines if they require care in a nursing home or if they are a candidate for home-and community-based services (HCBS) like in-home care. HCBS are a slightly different type of Medicaid program aimed at delaying or preventing placement in institutional facilities like nursing homes

## Medicaid Long-Term Care Financial Eligibility Requirements

Medicaid is a program designed to help individuals with low income and limited assets get the health coverage they need, so state Medicaid programs set strict income and asset limits for determining whether applicants qualify financially.

# Grilled Garden Veggie Pizza

Total Time: Prep/Total Time: 30 min. Makes: 6 servings

With summer right around the corner it's the perfect time to pile on the veggies—the crisp, grilled crust can take it!  
This colorful, healthy pizza looks as fresh as it tastes.

## Ingredients

- 1 medium red onion cut crosswise into 1/2-inch slices
- 1 large sweet red pepper, halved, stemmed and seeded
- 1 small zucchini cut lengthwise into 1/2-inch-thick slices
- 1 yellow summer squash cut lengthwise into 1/2-inch-thick slices
- 2 tablespoons olive oil
- 1/2 teaspoon salt
- 1/4 teaspoon pepper
- 1 prebaked 12-inch thin whole wheat pizza crust
- 3 tablespoons jarred roasted minced garlic
- 2 cups shredded part-skim mozzarella cheese, divided
- 1/3 cup torn fresh basil



<https://th.bing.com/th/id/>

## Directions

1. Brush vegetables with oil; sprinkle with salt and pepper. Grill, covered, over medium heat until tender, 4-5 minutes per side for onion and pepper, 3-4 minutes per side for zucchini and squash.
2. Separate onion into rings; cut pepper into strips. Spread pizza crust with garlic; sprinkle with 1 cup cheese. Top with grilled vegetables, then remaining cheese.

Grill pizza, covered, over medium heat until bottom is golden brown and cheese is melted, 5-7 minutes. Top with basil.

**Nutrition Facts** - 1 slice: 324 calories, 15g fat, 24mg cholesterol, 704mg sodium, 30g carbohydrate (5g sugars, 5g fiber), 16g protein. **Diabetic Exchanges:** 2 starch, 2 medium-fat meat, 1 fat. Adopted By: Taste of Home



### Osteoporosis and Diet: Recipe for Strong Bones

Eating for bone health can be delicious! Try this calcium and vitamin D-rich recipe today.

An added bonus: The salmon chowder is especially rich in omega-3 fats, beneficial to your bones and your heart.

### Salmon Chowder

Makes 4 servings (about 3/4 cup each).

- 3 tablespoons tub margarine
  - 1 medium yellow onion peeled and chopped
  - 2 cloves garlic peeled and minced
  - 3 red bliss potatoes, skin on, diced
  - 2 cups 2% reduced-fat milk
  - 1 6-ounce can skinless, boneless, salmon, drained; or 6 ounces cooked salmon
  - 1 tablespoon dried parsley
  - Salt and fresh ground black pepper, to taste
  - Heat margarine in medium saucepan over medium heat.
  - Add onion and sauté until nearly translucent; add garlic, stirring constantly and cooking until softened.
  - Add potato and milk to the pan.
  - Cover and simmer on low heat, stirring every few minutes or so, until potatoes are cooked, about 15-20 minutes.
- Add salmon and parsley and stir. Serve warm. Refrigerate unused portion.

**Nutrition Information** - Per serving: 348 calories; 18 g protein; 35 g carbohydrate; 3 g fiber; 15 g, fat; 40 mg cholesterol; 213 mg sodium; 169 IU Vitamin D; 155 mg calcium.

Adopted By: WebMD



### • Medicaid Income Limits

The New York State monthly income limit for a single Medicaid applicant in 2023 is \$1,697 and \$2,288 for a married couple. If an applicant is over this monthly limit, they could apply for Medicaid with a “spenddown”. The spenddown amount is the difference between the applicant’s monthly income minus the Medicaid limit. A Pooled Trust can be established to give applicants a way to qualify and maintain eligibility for Medicaid if they have a spenddown.

### • Medicaid Asset Limits

Medicaid defines specifically what is included in assets limits, while other assets are non-countable assets. Exempt assets include but are not limited to the applicant’s primary residence, their personal belongings, one motor vehicle, certain prepaid burial arrangements, and assets held in specific kinds of trusts.

Part of determining a senior’s eligibility is a five-year look-back at their financial statements. Any indication that an applicant has transferred assets for less than fair market value in the five-year window prior to their application date will disqualify them and trigger a penalty period.

If a person has reasonable income and assets but meets the Medicaid’s medical and functional criteria, they must pay for care out-of-pocket until their funds have been diminished to the Medicaid limits.

### What Services Does In-Home Long-Term Care Medicaid Cover?

There are Managed Long Term Care (MLTC) Plans and Waiver Programs such as, Nursing Home Transition Diversion (NHTD) and Traumatic Brain Injury (TBI) Waivers that allows Medicaid beneficiaries to receive medically necessary care and personal care services in their home. Medicaid MLTC plans and Waivers can cover the following:

- Homemaker services (meal prep, light housekeeping, companionship)
- Home health services
- Personal care services (grooming, bathing toileting)
- Adult day health care and respite care service

For more information, contact Warren/Hamilton Counties Office for the Aging and NY Connects at 518-761-6347



Office for the Aging



NY Connects  
Your Link to Long Term Services and Supports





# HIICAP Corner

## Medicare Information and Updates



### Medicare Savings Program



#### New 2023 Income Eligibility



Program	2023 New York Gross Monthly Income		2023 New York Asset Limits	
	Individual	Couple	Individual	Couple
QI	\$2,280	\$3,077	No Limit	No Limit
QMB	\$1,697	\$2,288	No Limit	No Limit
Medicaid	\$1,697	\$2,288	\$28,133	\$37,902

#### Benefits

**QI** (Qualified Individual): Pays Medicare Part B premium; automatic enrollment into Extra Help (federal program that helps pay for some to most of Part D prescription costs) removes Part D penalty (if applicable)

**QMB** (Qualified Medicare Beneficiary): All benefits of QI plus NO copays, deductibles, or coinsurance for Medicare covered Medical services.

**Medicaid**: Covers many medical costs not covered by Medicare such as Personal Home Care Services, and out of pocket costs (copays, deductibles, or coinsurance) for Medicare covered services.

#### Apply

For an application contact your Local Department of Social Services or use the link below  
Warren County DSS (518)761-6321/Hamilton County DSS (518)648-6131

<https://www.health.ny.gov/forms/doh-4328.pdf>



### Pork Stir-Fry with Snow Peas

Yield Serves 4 (serving size: 3/4 cup rice and 3/4 cup pork mixture)

Use vegetables with bold, contrasting colors (green snow peas, green beans, or broccoli florets; red bell pepper; and yellow squash). We love lean, flavorful pork tenderloin here, though you could substitute chicken thighs or thinly sliced flank steak. A little meat goes a long way.

#### Ingredients

- 2 tablespoons canola oil
- 8 ounces pork tenderloin trimmed and cut into 1/2-in.-thick pieces
- 1/2 teaspoon kosher salt
- 1/4 teaspoon black pepper
- 2 1/2 tablespoons reduced-sodium soy sauce
- 2 teaspoons light brown sugar
- 1 tablespoon toasted sesame oil
- 1 cup chopped red bell pepper
- 2 cups snow peas, diagonally sliced
- 2 (8.8-oz.) pkg. precooked brown rice (such as Uncle Ben's)
- 1 tablespoon toasted sesame seeds
- Lime wedges



**Step 1** - Heat canola oil in a wok or large nonstick skillet over medium-high. Sprinkle pork with salt and black pepper. Add pork to pan; cook for 5 minutes or until browned, stirring frequently. Remove pork from pan.

**Step 2** - Combine soy sauce and sugar in a small bowl, stirring with a whisk. Add sesame oil to pan; swirl. Add bell pepper; cook 3 minutes or until crisp-tender, stirring occasionally. Add pork, soy sauce mixture, and snow peas to pan; cook 1 minute, stirring frequently.

**Step 3** - Heat rice according to package directions. Divide rice among 4 bowls; top evenly with the pork mixture and sesame seeds. Serve with lime wedges.

**Nutritional Information** Calories 380, Fat 15.7g, Protein 19g, Carbohydrate 44g, Fiber 5g, Cholesterol 37mg, Iron 3mg, Sodium 646mg, Calcium 42mg  
Adopted By: Cooking Light



# Hot Summer Weather Safety Tips for Seniors

Catherine Keating-Stauch, RDN CDN Certified Dietitian Nutritionist

Cookouts, festivals, gardening, and parades! Summer is a wonderful time for outdoor fun and enjoyment, but for seniors, the heat and sun that come with the season can be dangerous if certain precautions aren't taken.

Here are **eight tips** to help ensure you stay safe during the hot summer months.

**1. Keep Hydrated** - Seniors are more prone to dehydration because they aren't able to conserve as much water and their sense of thirst becomes less acute as they age. Seniors should drink at least 8 glasses of water or sports drinks daily.

**2. Stay Cool** - High temperatures can be life threatening, especially for seniors. If your home isn't air conditioned, visit a friend or relative's home during high temps. Senior centers, shopping malls, movie theatres, and libraries are also good options to stay cool.

**3. Dress Appropriately** - A senior's summer wardrobe should be full of light-colored, loose-fitting clothing. Choose cotton and other natural fabrics that are more lightweight and breathable rather than synthetic fabrics like nylon and polyester. Wearing a wide brimmed hat will help keep the sun off your face and neck.

**4. Wear Sunscreen** - Apply a sunscreen of SPF 30 or higher at least 15-30 minutes before sun exposure. Look for a sunscreen that blocks both UVA and UVB rays. Reapply frequently if engaging in water activities.

**5. Preserve Your Vision** - Sun exposure can irritate your eyes and cause vision damage. Sunglasses should always be worn when exposed to the sun.

**6. Avoid Sun During Peak Hours** - Plan outdoor exercise or activities either first thing in the morning (before 10 a.m.) or later in the evening (after 4 p.m.) when the sun isn't as hot. Remember to hydrate even more than usual when exercising.

**7. Watch for Heat Stroke** - Heat stroke is a life-threatening condition. Look for heat stroke symptoms, which include high body temperature, dizziness, headache, confusion, and nausea. Seek immediate medical attention if these signs are present.

**8. Use Bug Spray** - Seniors are more susceptible to infections due to weaker immune systems. It's important to make sure you are properly protecting yourselves from insects by wearing bug spray and avoiding places where they are more likely to encounter dangerous bugs.

By following just a few common-sense precautions, you are sure to have a safe and enjoyable summer!

Adopted by: enlivant.com



# HIICAP Corner Medicare Information and Updates



## Are your Part B and/or Part D costs above standard premium amounts?

It could be due to a higher income from 2 years ago OR a late enrollment penalty

### IRMAA

(Income-Related Monthly Adjustment Amount)

If your modified adjusted gross income (as reported on your IRS tax return from 2 years ago) is above a certain amount, you'll pay the standard Part B and D premiums PLUS an income-related monthly adjustment amount. If there has been a significant change to your income during this time period, the Social Security Administration (SSA) allows you to request a reduction of the IRMAA based on major life-changing events such as work reduction or change in marital status (use Form SSA-44).

If your yearly income in 2021 was				
File individual tax return	File joint tax return	File married & separate tax return	You pay (in 2023) Part B	You pay (in 2023) Part D
\$97,000 or less	\$194,000 or less	\$97,000 or less	\$164.90	Your premium plan
Above \$97,000 up to \$123,000	Above \$194,000 up to \$246,000	Not applicable	\$230.80	\$12.20 + your plan premium
Above \$123,000 up to \$153,000	Above \$246,000 up to \$306,000	Not applicable	\$329.70	\$31.50+ your plan premium
Above \$153,000 up to \$183,000	Above \$306,000 up to \$366,000	Not applicable	\$428.60	\$50.70 + your plan premium
Above \$183,000 and less than \$500,000	Above \$366,000 and less than \$750,000	Above \$97,000 and less than \$403,000	\$527.50	\$70.00 + your plan premium
\$500,000 or above	\$750,000 or above	\$403,000 or above	\$560.50	\$76.40 + your plan premium

### Late Enrollment Penalty

When Medicare beneficiaries are first eligible for Medicare and choose to decline Part B and/or Part D, they may face a late enrollment penalty (LEP) when opting in at a later date.

Part B LEP: For every FULL 12 months a beneficiary is eligible for Part B and declines, they will be assessed a monthly penalty equal to 10% of the standard Part B premium amount. Appeal requests go through SSA.

Part D LEP: For every month a beneficiary is eligible for Part D and declines, they will be assessed a monthly penalty equal to 1% of the base beneficiary premium (\$32.74 in 2023) above plan premium. Part D LEP can be removed if beneficiary qualifies for the Medicare Savings Program.



## QUEENSBURY SENIOR CITIZENS AGING WELL IN THE ADIRONDACKS



JOIN US  
TODAY!

There has never been  
a better time to  
*BELONG!*

- Pole Walking
- Latin Moves
- Armchair Travel
  - Book Chat
  - Line Dancing
- Daily Games (Dominos, Mahjong, Pitch, Bridge, Pinochle)
  - Monthly Movie
    - Tai Chi
  - Osteobusters
- Out To Lunchers
  - Art Classes
- Crafting Groups
  - Yoga
- Genealogy 101
- Holiday Parties
  - Bowling
  - Zumba
- Stretch & Tone
- Shuffleboard
- Billiards
- TRAVEL—Day Trips, Domestic Trips & International Trips!
  - Continued Learning Programs—Defensive Driving, IT Courses, Money Smarts for Seniors, Cooking Demonstrations and more
  - Health Fairs & Wellness Days
  - Volunteer Opportunities



Contact us today to become a member!  
Visit us at 742 Bay Road, Queensbury, NY 12804  
(corner of Bay & Haviland)  
Call us at 518-761-8224  
Email us at [Stephanie@seniorsonthego.org](mailto:Stephanie@seniorsonthego.org)  
Visit our website at [seniorsonthego.org](http://seniorsonthego.org)



## MAY IS NATIONAL OSTEOPOROSIS AWARENESS AND PREVENTION MONTH

Catherine Keating-Stauch, RDN CDN Certified Dietitian Nutritionist

- **Is Osteoporosis deadly?**  
Being diagnosed with osteoporosis is not a death sentence. It is a reminder to take better care of yourself, adjust your lifestyle, incorporate regular exercises, and eat healthier, on top of medications that your doctor will prescribe.
- **What are the early signs of osteoporosis?**  
Signs of osteoporosis include receding gums, loss of height, decrease in grip strength, and the Widow's or Dowager's Hump.
- **Importance of vitamin D and calcium** - To prevent osteoporosis, adults need 1,000 to 1,250mg of calcium and 1,000mg of vitamin D daily.

### Interesting Facts About osteoporosis

1. **Osteoporosis is more common than you think** - About 10 million Americans have osteoporosis and 44 million have low bone density. One out of every 2 women and 1 in 4 men aged 50 and older will have an osteoporosis-related fracture in their lifetime.
2. **It is preventable** - Building strong bones through a good diet, exercise, and an active lifestyle, from childhood to adolescence is important to avoid osteoporosis when one grows old.
3. **Men are late developers** - Men usually develop symptoms of osteoporosis later than women do.

**There are things you can do at any age to prevent weakened bones. Here are some tips:**

1. **Eat foods that support bone health.** Get enough calcium, vitamin D, and protein each day. Low-fat dairy; leafy green vegetables; fish; and fortified juices, milk, and grains are good sources of calcium. If your vitamin D level is low, talk with your doctor about taking a supplement.
2. **Get active.** Choose weight-bearing exercise, such as strength training, walking, hiking, jogging, climbing stairs, tennis, and dancing. This type of physical activity can help build and strengthen your bones.
3. **Don't smoke.** Smoking increases your risk of weakened bones.
4. **Limit alcohol consumption.** Too much alcohol can harm your bones. Drink in moderation.





## Regular physical activity is one of the most important things people can do to improve their health. No More Excuses!

Catherine Keating-Stauch, RDN CDN Certified Dietitian Nutritionist

### Too busy to exercise? No energy? So many things can get in the way of being active. Get tips on how you can overcome exercise barriers and stop making excuses.

With the beginning of Spring, check out these tips on how you can stop making excuses and get moving to improve your health.

- No time. Exercise first thing in the morning or combine physical activity with a task that's already part of your day.
- Too boring. Do things you enjoy and try new activities to keep exercise interesting and fun.
- Too expensive. Wear a pair of comfortable, non-skid shoes for walking and use soup cans or water bottles to strength train.
- Too tired. Regular, moderate physical activity can help reduce fatigue and even help you manage stress.

### Start slowly when beginning exercise

The key to being successful and safe when beginning a physical activity routine is to build slowly from your current fitness level. Over-exercising can cause injury, which may lead to quitting.

A steady rate of progress is the best approach.

### To play it safe and reduce your risk of injury:

- Begin your exercise program slowly with low-intensity exercises.
- Warm up before exercising and cool down afterward.
- Pay attention to your surroundings when exercising outdoors.
- Drink water before, during, and after your workout session, even if you don't feel thirsty.
- Play catch, pickleball, basketball, or soccer.
- Wear appropriate fitness clothes and shoes for your activity.

If you have specific health conditions, discuss your exercise and physical activity plan with your health care provider.

### Key guidelines for older adults:

- As part of your weekly physical activity, you should do multicomponent physical activity that includes balance training as well as aerobic and muscle-strengthening activities.
- If you cannot do 150 minutes of moderate-intensity aerobic activity a week because of chronic conditions, you should be as physically active as your abilities and conditions allow.

Adopted by: NIH



### Legal Aid is Here to Serve Warren and Hamilton Counties

You may have heard by now that the Legal Aid Society of Northeastern New York has partnered with the Warren and Hamilton Counties Office for the Aging to provide free legal services for seniors in Warren and Hamilton Counties who are interested in estate planning or need advice on a civil legal matter. But did you know that for income-eligible residents of Warren and Hamilton Counties of all ages we offer a wide variety of other services? Including the following; Tenants rights, Family Law, Unemployment benefits, social Security disability benefits, SNAP benefits, Consumer Law,

DSS denials and Community Out Reach. When legal troubles come your way, your best chance of success is to proceed with an attorney's advice and/or representation. At Legal Aid we believe that you shouldn't be denied the benefit of an attorney just because you can't afford one. If you think we can help you, let us know. Our phone number is 518-587-5188 (Warren County) or 518-563-4022 (Hamilton County) and the best time to call is at 9:00 A.M. Monday through Thursday.



### Attention Veterans and Surviving Spouses

ARE YOU ELIGIBLE...

For medical, disability, pension, property tax exemptions, and other discounts?

Let us complete a Veteran or Surviving Spouse 360° review of your eligibility to local, state and federal benefits.

WARREN COUNTY VETERANS' SERVICES

Call 518/761-6342

for an appointment

### The Other Side of Working and what to look forward to in Retirement

1. **"I'm not just retiring from the company, I'm retiring from my stress, my commute, my alarm clock and my iron"** Hartman Jule
2. **"As in all successful ventures, the foundation of a good retirement is good planning."** Earl Nightingale
3. **"I don't feel old. I don't feel anything until noon. Then it is time for my nap."** Bob Hope
4. **"A retired husband is often a wife's full time job."** Ella Harris
5. **"Life was meant to be lived and curiosity must be kept alive. One must never, for whatever reason, turn his back on life."** Eleanor Roosevelt







I T C O M I T D U L Y V E H Z N  
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| FLOWERS   | BLOSSOM  | TULIP    | CLEANING  |
| DAFFODILS | CHICKS   | LADYBUG  | FRESH AIR |
| RAIN      | OUTDOORS | WARMER   | BIRDS     |
| GARDEN    | RAINBOWS | EARRACH  | WIOSNA    |
| CROCUSES  | BUDS     | SUNSHINE | PRIMAVERA |

**Warren and Hamilton Counties  
Office for the Aging**

**Spotlight on**

Volunteer's Name (optional) Phil & Bonnie Nadig Age (optional) 76 & 73

City/Town/County where you live and/or volunteer? Queensbury, N.Y.

How long have you been a volunteer for WHCOFA?  
5 yrs.

Why did you decide to volunteer for WHCOFA?  
Retired & wanted to do something for others.

What do you enjoy most about volunteering?  
Chatting with people we deliver to.

What has been your most rewarding volunteer experience with WHCOFA?  
Listening to the husband of a client who was not doing well. He said it helped him & he felt better. It was nice to hear it made a difference.

What do you do when not volunteering for WHCOFA?  
Boating, snowshoeing, babysitting grandkids, active in Churchs, traveling, reading.

