



# The Senior Sentinel

884-4100 885-5381 863-6112 587-8653 654-9003 798-0231



For the month of November the Office for the Aging will be closed in observance of the following holidays. **Veterans Day** Friday, November 11, **Thanksgiving** Thursday, November 24 and Friday, November 25.



 **Remember to change your clocks back one hour on November 6<sup>th</sup>**

Have you done your Yearly Medicare Plan Review? Each fall you should review your current health and prescription drug coverage. Review any notices from your current plan about changes for next year. **Medicare Open Enrollment is October 15, 2016 through December 7, 2016.** There's never been a better time to check out Medicare coverage. There are new benefits available including lower prescription costs, wellness visits and preventive care.

### Ways to get the help you need

1. Visit [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan) to use the Medicare Plan Finder.
2. Look at your most recent "Medicare & You" handbook to see a listing of plans in your area.
3. Call 1-800-MEDICARE(1-800-633-4227) and say "Agent". Help is available 24 hours a day including weekends.
4. The Saratoga County Office for the Aging offers personalized health insurance counseling. **Appointments are required.** If you need an appointment call 884-4100.

### What questions should I consider before signing up for a Part D plan?

1. **Does the plan cover your current prescription drugs?** Choose a plan that has your prescription drugs on its formulary. A formulary is a list of drugs that a plan covers. If a plan's formulary does not include your drugs, you may end up paying out of pocket.
2. **What costs are associated with the plan?** Is there a deductible? How much can you afford or willing to spend on the drug plan's monthly premium? The Medicare Plan Finder tool and the plan you are considering should provide information about the expected copays or coinsurances for the medications you anticipate taking over the next year.
3. **Are your pharmacies preferred and in-network?** May drug plans include both preferred and non-preferred pharmacies in their networks. You may pay less for drugs at preferred pharmacies than at non-preferred pharmacies. If there is a pharmacy close to home that you prefer to go to, it may be beneficial to look for a plan that categorizes that pharmacy as a preferred and in-network.
4. **What is the plan's star rating?** Medicare uses a star rating system to measure how well Part D plans perform in different categories, including quality of care and customer service. Ratings range from one to five stars, with one being the lowest and five being the highest star rating. Medicare review plan performances each year and releases new star ratings each fall. You can find a plan's star rating by using the Plan Finder tool on [www.medicare.gov](http://www.medicare.gov).

## Office for the Aging “Informed Consent” and You

Saratoga County Office for the Aging’s data base is undergoing a transition to a Statewide Client Data System maintained by the New York State Office for the Aging (NYSOFA). This Statewide Client Data System incorporates consent processes that comply with the federal Older Americans Act (OAA) and other laws governing consent to capture and record, share, and disclose client information. Saving your information in the Statewide Client Data System allows OFA to better serve you by tracking information and assistance, referrals and services provided. Any personal information saved in the data system is treated as confidential and is stored in accordance with all applicable federal and state laws.

When you call the Office for the Aging (OFA) and request information or assistance, the process will be explained to you and you will be asked to give your “informed consent”. This process is similar to what you experience in a medical provider setting. Please be patient with us as we go through this consent process with you. Informed consent lets you know your information is stored and treated with the utmost confidence, in a secure data system. Here are the ways you will be asked to give your consent.

“Informed Consent to Capture and Record”—In this case you are giving consent for OFA to record personal data you provide, based on questions you are asked, to help the OFA understand your situation and to be able to discuss options and services with you that may be helpful to you. This information is recorded into the secure electronic data system.

“Informed Consent to Share”—Consent to share is when you give permission to OFA to share your data only with other OFA programs we provide that you want services from, or other agencies that you consent to be referred to. *(NYSOFA may use statistical information from this data system to provide reports required under federal or state laws. This information is reported in a way that will not include your name or any identifying information. This statistical information may also be used to monitor programs to ensure that they are administered effectively and efficiently.)*

“Informed Consent to Refer”—For each program or service you may need or request, you will be asked to give your “informed consent” to any and all referrals being made on your behalf. This process is used when you give OFA permission to directly refer you to another agency in order to provide you with additional services that the OFA does not provide directly. The OFA will not make any referrals or share your information with other service providers without your specific consent to do so. When you are asked to provide your informed consent, you have the right to consent or to refuse. Even after you consent to any of these “informed consents” you have the option to change your mind and revoke consent at any time. If you revoke you consent to share and make referrals, no further disclosures will be made following the date the withdrawal of consent is put in place.

*The New York State Office for the Aging, Area Agencies on Aging (AAA), and all providers of services are subject to federal and state requirements, including the Older American’s Act (OAA), and must adopt and adhere to procedures protecting the confidentiality of all information gathered from individuals in the conduct of their respective responsibilities under the Act. This includes obtaining the “informed consent” of an individual for the purpose of disclosing personal information to service providers for referral or any other purpose. For further explanation of this new process, or additional information, please contact the Office for the Aging at (518)884-4100.*

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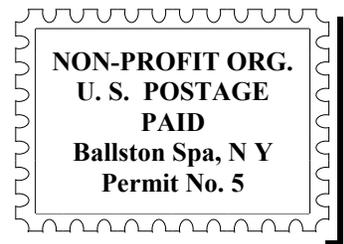
## **Home Energy Assistance Program**

The Home Energy Assistance Program (HEAP) is a federally funded program that *assists* low income households with the cost of heating their homes during the winter months. ***The 2016 - 2017 Regular HEAP program begins November 14, 2016. Emergency HEAP will open on January 3, 2017.*** The scheduled closing for emergency HEAP is March 15, 2017. The Saratoga County Office for the Aging will be accepting walk in applications for persons 60 years of age and older as well as those under 60 and disabled ***beginning November 14, 2016.*** Households that received a HEAP benefit last year will automatically be mailed an application for this year’s program. If you would like to receive an application you may call the HEAP desk at 884-4111. Applications will be mailed out when the program opens. ***The office will not have applications until November 14, 2016. If any member*** of your household is on SNAP (formally known as food stamps), please contact your SNAP case worker at 884-4155. The HEAP program provides a ***once a year benefit*** which is credited directly to your heating account. Regular benefit amounts are based upon the house holds monthly income and commodity used to heat your home. This years guidelines are as follows:

<b>Household Size</b>	<b>Maximum Monthly Income</b>
<b>1</b>	<b>\$2,300</b>
<b>2</b>	<b>\$3,007</b>
<b>3</b>	<b>\$3,715</b>
<b>4</b>	<b>\$4,423</b>

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Return Service Requested



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New York State Office for the Aging, the County of Saratoga and local Municipalities*

From Our Dietitian:

### Year of the Pulse

Before we soon say goodbye to the year 2016, let's recognize the United Nations declaration of this year as the International Year of the Pulses!

Pulses are edible seeds from the plants in the legume family which consist of 12 crops including beans, peas, lentils and chickpeas. Although popularity of pulses is growing, they have been around from as early as 800 BC. Pulses are nutrition powerhouses, providing a rich source of many vitamin and minerals as well as fiber. They also provide a good source of vegetarian protein to the diet. Noted vitamins and minerals include potassium, magnesium, iron, zinc and B vitamins which may play a role in the prevention and treatment of some chronic diseases such as heart disease and diabetes. Some trials with pulses have shown that consumption of 1 cup of pulses per day significantly lowered fasting blood glucose and insulin levels. Pulses have also shown ability to lower LDL or bad cholesterol levels due to their high soluble fiber content.

Pulse crops are good for the environment too. Pulses have a low carbon footprint because they require very little nitrogen fertilizer and require less fossil fuels and water for cultivation compared to other sources of protein. Pulses actually enrich the soil and allow farmers to use less nitrogen fertilizer on future crops. Pulse crops cost about 10 cents per serving –significantly less than animal protein and the popular high protein vegetarian grain quinoa.

With the cold winter months soon upon us, now is a good time to enjoy pulses in our familiar recipes such as lentil or split pea soup or chili with beans to help fight off winters chill. Tossing chickpeas into salads or enjoying beans and rice are also familiar ways to enjoy pulses for some. Consider however, trying some “newer” ways to include pulses in your diet to best reap their nutritional benefit:

- Use pea protein powder in protein shakes or smoothies.
- Incorporate chickpea flour in into baked goods by substituting half of the wheat flour.
- Lentils can be added to salads or included in burgers, stews, chili, and sloppy Joes to cut the meat content.
- Black beans can be used in brownies and white bean puree can be substituted for half the butter in baking recipes.
- Mashed white beans added to egg, tuna or chicken salad will increase protein and nutrient content and allow you to use less mayonnaise.
- Try some of the new pulse products that have recently come out such as pastas made from lentils or chickpeas and roasted chick pea snacks instead of potato chips.