



The Senior Sentinel



The Office for the Aging will be **closed Monday, September 6th** in observance of Labor Day.

Saratoga County Office for the Aging Annual Senior Picnic

An All American Salute to Seniors

Thursday, September 9th

Saratoga County Fair Grounds

Rain or Shine

Cheeseburgers

Macaroni Salad

Coleslaw

Chips

Apple Surprise Dessert



Please join us for an afternoon of good food and music

Lunch will be served at 12 noon

\$4.00 Advanced Meal Ticket is Required

Tickets are non-refundable

Available at the Saratoga County Office for the Aging

Call (518) 884-4100 for details

**There will be access to public restrooms and golf carts will assist.*

Advance Care Planning

When caring for someone with Alzheimer's disease it 's important to plan ahead. One of the benefits of planning in advance is that the person can participate in the decision-making process and have their wishes known. It often becomes difficult and divisive to make key decisions well after a person has been diagnosed with Alzheimer's disease. Planning in advance will help ease the transition in early retirement, financial planning, healthcare, and safety and security issues.

Five Types of Advance Directives in New York State:

- A **Health Care Proxy** lets you appoint a health care agent-that is, someone you trust to make health care decisions for you if you are unable to make decisions for yourself.
- A **Living Will** allows you to leave a written instructions that explain your health care wishes, especially about end-of-life care. You cannot use a Living Will to name a health care agent, you must use a Health Care Proxy.
- A **Living Will** together with a **Health Care Proxy** lets you state your health care wishes and name a health care agent.
- A **Do Not Resuscitate Order (DNR)** only lets you express your wish to do without cardiopulmonary resuscitation (CPR)-that is , emergency treatment to restart your heart and lungs if your heartbeat or breathing stops.
- **Medical Orders for Life-Sustaining Treatment (MOLST)** are one way of documenting a patient's treatment preferences concerning life-sustaining treatment.

Common Types of Elder Abuse

The following are some of the most common types of elder financial exploitation and how to protect yourself or an elder you know.

Scams

Scams have distinguishing factors that you should be aware of:

- A **“Hook”**: something to attract you and cause you to pay less attention to the details.
- **Manipulation**: scammers manipulate people into trusting them.
- A **Deadline**: if a solicitation has a strict deadline that gives you little time to make a decision, it is likely a scam.

Sweepstakes Scams

- Notifications that you’ve won a sweepstake are often scams. One way these notifications trick elders is by using a name which sounds like a government agency or official-sounding authority.
- If, as the “winner” of a sweepstake, you are asked to pay taxes and fees by sending a check or wiring money, this is likely a scam.
- A sweepstake may ask for your banking information to direct deposit your “winnings.” This is an attempt to steal your identity and access the money in your bank account, not deposit money.

Protective Measure

- Remember that legitimate sweepstakes do not ask for money upfront from winners!

Identity Theft

- Identity Theft occurs when someone steals your personal information to gain access to your credit, bank accounts, medical care, or other aspects of your finances.

Telephone Scams

- **Grandparent Scams**: A caller claims to be the elder’s grandchild by saying something like “Grandma, it’s me...please don’t tell my parents.” This often prompts the elder to supply their actual grandchild’s name. The caller will say that they are out of town and in desperate need of money either to make bail, pay for hospital bills, or to come home. The caller will ask the elder not to tell the parents and just to send the money. Scammers sometimes use actual relatives’ names and information taken from social media and internet sites.
- **Charities**: Scammers might slightly change the name of a well-known charity to trick or confuse elders and will pressure them to give on the spot.

Protective Measures:

- If you receive a phone call asking for help, speak to your family to find out if your grandchildren are actually out of town and in need of assistance.
- Never give any personal information to strangers over telephone. Always withhold your birth date, social security number (even the last four digits), bank account information, or anything that might be used as a password or other identifiers
- Remember that legitimate charities will give you time to make a decision.

Healthcare and Prescription Drug Scams

- **Health Care Scams** take a variety of forms. You might see an ad on the TV telling you about a new law that requires you to get a new health care card. Maybe you get a call offering you discounts on health insurance or from someone claiming they work for the government and they need your Medicare number to issue you a new card.
- Counterfeit Drug Scams mostly occur on the Internet, when elders research how to get better prices on their medications. Elder may end up paying for something that won’t help their medical condition or may purchase unsafe drugs.

Protective Measures:

- Stop and do research before you share your health care information.
- Do not sign blank insurance claim forms
- Examine drug packaging and ask your pharmacist or physician to examine the drug if you are skeptical about the packaging.

“Trusted Person” Abuse

- “Trusted Person” Abuse occurs when friends, caregivers, family members or others in a position of trust with the elder abuse that trust.
- Because family members have a unique relationship with the elder and can often access the elder’s financial information, family members commit a large portion of the financial abuse.
- Trusted person abusers may threaten to put the elder in a nursing home if they don’t comply with the person’s wishes.
- A trusted person abuser will often isolate the elder from other friends and family, make important decisions for the elder, and try to leave the elder out of conversations.

How to Appeal a Denial from a Medicare Advantage Plan

If you have a Medicare Advantage Plan and were denied coverage for a health service or item that you have already received, you may choose to appeal to ask your plan to reconsider its decision. Follow the steps below if you think the denied health service or item should be covered by your plan.

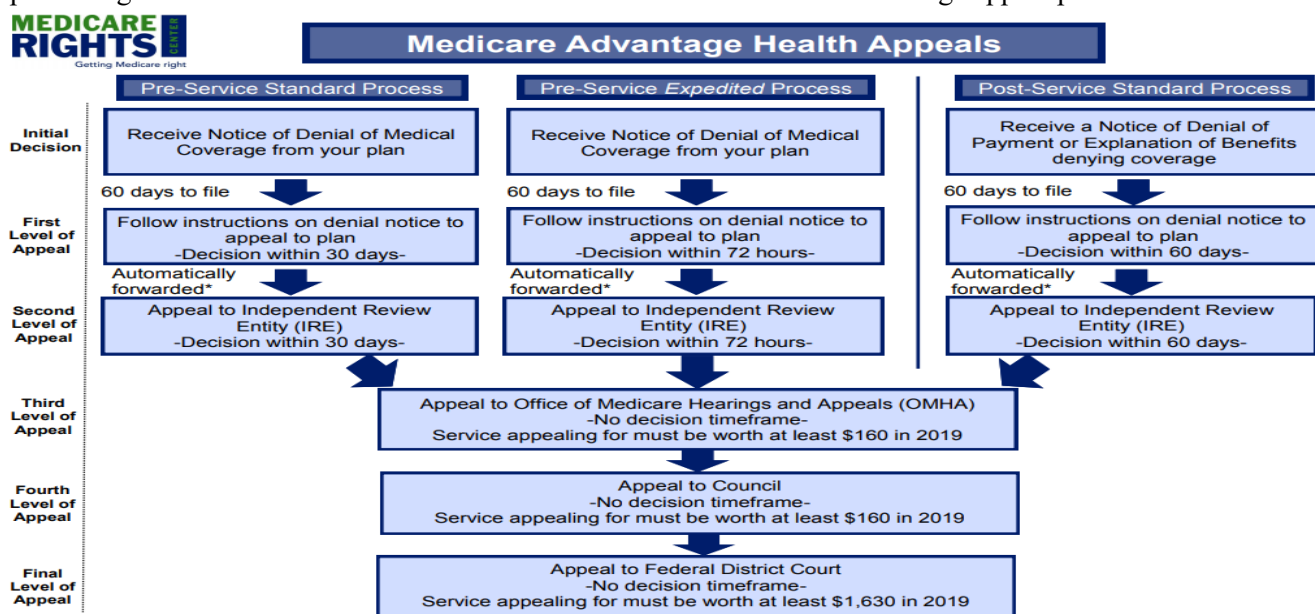
First, start by reading your denial notice closely. It should explain what you need to do to appeal and the reason your care is not being covered. If you do not understand the reason for denial, you should call your plan directly to request more information. **Understanding the basis for the denial will really help you in writing your appeal.**

Start your appeal by following the instructions on the notice you received from your plan. Make sure to file your appeal within 60 days of the date on the notice (If you have a good reason for missing your appeal deadline, you may be eligible for a good cause extension). You will most likely need to send a letter to the plan explaining why you needed the service you received.

You may also want to ask your doctor to write a letter of support, explaining why you need care and addressing the plan's reason for denial. Make sure to keep copies of all the documents you received and sent during this process.

Your plan should make a decision within 60 days. If your appeal is successful, your service or item will be covered. If your appeal is denied, you should receive a written denial notice. If your appeal is denied, the plan should automatically forward your appeal to the next level, the Independent Review Entity (IRE).

Note that you will follow different appeal processes if your plan has denied coverage for care you have not yet received or a prescription drug. Please see chart below for a brief outline of the Medicare Advantage appeal process.



*Appeal automatically forwarded to IRE upon denial of appeal to plan or if plan exceeds decision timeframe
Note: This appeal process is for when you are appealing a Medicare Advantage health service or item. Click [here](#) to learn more about this process. Keep in mind that there are different processes for Original Medicare and Part D prescription drug appeals.

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If you need further assistance and counseling around your appeal, It is recommended to contact your local **State Health Insurance Assistance Program (SHIP)**. You can locate your SHIP by visiting www.shiphelp.org or calling 877-839-2675.

Copied from Medicare Rights Center; Dear Marci July 2021

A Health Care Agent's Rights and Obligations Under New York's Health Care Proxy Law:

Your Health Care Agent will only have the authority to make decisions related to artificial nutrition and hydration (for example, use of a tube to give you food and water) if you have communicated your wishes to him or her. You may either tell your agent or write about your wishes in your Health Care Proxy form.

Your agent will have the authority to decide whether or not your heart beat should be restarted through cardiopulmonary resuscitation (SPR) unless you specify in your Health Care Proxy form that your agent cannot make this decision for you. Once your agent's authority begins, he or she has the right to get your medical information and records to make informed health care decisions for you.

Your agent's decision is final unless an objecting family member or facility obtains a court order overriding the decision or disqualifying the agent.

Your agent is not financially responsible for the cost of your care.

Overall, your agent is required to make health care decisions for you according to your wishes, religious and normal beliefs, and in your best interest.

Copied from: NYS Department of Health

From Our Dietitian:

Food Safety in the Kitchen

Summer is winding down and the kids are getting back to learning. So here is your back to learning Senior question? Where in your kitchen do you find Staph bacteria, coliform, yeast, and mold?

If you answered your sponge or dish cloth, you are correct.

According to the NSF (National Sanitation Foundation) survey of U.S. homes, 86% of dish cloths and sponges had yeast and mold, 77% contained coliform bacteria, and 18% were contaminated with Staph bacteria. These organisms can cause headaches, general fatigue, nausea, vomiting, abdominal cramps, and diarrhea.

Nearly one in four of us keep sponges until they look dirty or smell bad, and some of us do not throw sponges out until they start falling apart. Approximately 20% of persons surveyed said that they typically keep their sponges for three to four weeks, while close to 10% keep them for a month or longer. A damp, smelly dish towel, cloth or sponge is a sure sign that unsafe and potentially harmful bacteria are present and growing.

The FDA Food Code, the Food and Drug Administration's advice to promote safe food in retail and food service, does not allow sponges to be used in restaurants. Sponges contain hundreds of nooks and crannies where bacteria can multiply. The wet environment on a sponge promotes rapid bacteria multiplication. Rinsing and squeezing out the excess water from a sponge doesn't remove bacteria picked up from your countertop, stove or refrigerator. Instead of sponges, restaurants and food retail operations use dish cloths that are kept in a bleach or other type sanitizing solution which are discarded daily if they are single use cloths or laundered daily if they can be used more than once. Given this information, it would be wise to make an effort to regularly clean and sanitize your sponges and/or consider using only dish cloths instead.

How to clean and sanitize your kitchen sponges

The most effective way to kill 99% of the bacteria residing in your kitchen sponge is by microwaving a wet sponge at full microwave power for 1 minute. **Be sure the sponge is wet before microwaving or it may catch fire!** You can also run your sponge through the dishwasher. Soaking sponges in a bleach solution, is not recommended as soaking sponges in these solutions has been found to not be much better than doing nothing. This is due to those previously mentioned nooks and crannies in sponges that harbor and multiply bacteria.

For the safest option, use a clean dish cloth each time you clean your kitchen countertops and eliminate sponges completely. After each use, toss the dish cloth in the laundry and run it through a hot water cycle on your washing machine. Dry the dish cloths thoroughly in a hot dryer.

Additional tips to keep your kitchen safe from bacteria:

- Store sponges in a dry location away from the sink to keep harmful bacteria from quickly multiplying.
- Even when you microwave or launder your sponges every day, replace them at least monthly.
- Use a paper towel to wipe up meat juices and then spray the counter with disinfectant and wipe up with another clean paper towel.

The #1 way to prevent foodborne illnesses in your kitchen is to wash your hands. This is the first step in all food preparation. If you already wash your hands consistently, take the next step by making sure your kitchen sponges and dish cloths are clean and sanitary.

(Adapted from Food and Health Communication)