



The Senior Sentinel



For the month of November the Department of Aging & Youth Services will be closed in observance of the following holidays.

**Veterans Day Friday, November 11,
Thanksgiving Thursday, November 24 and Friday, November 25.**



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 2022- 2023 Regular HEAP program opened on November 1, 2022. Emergency HEAP will open on January 3, 2023.** The Saratoga County Department of Aging & Youth Services will be accepting applications for persons 60 years of age and older as well as those under 60 and disabled by appointment for in person drop-offs or by mail. 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 or make an appointment, you may call the HEAP desk at (518) 884-4111. If **any member** of your household is on SNAP (formally known as food stamps), please contact your SNAP case worker at (518) 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 households gross monthly income and commodity used to heat your home.

This year’s guidelines are as follows:

Household Size	Maximum Gross Monthly Income
1	\$2852
2	\$3730
3	\$4608
4	\$5485

*****IT’S THAT TIME OF YEAR AGAIN***
MEDICARE OPEN ENROLLMENT
OCTOBER 15TH THOROUGH DECEMBER 7TH
BEWARE OF SCAMS**

DURING THIS TIME PERIOD, YOU WILL PROBABLY RECEIVE MANY LETTERS, SEE NON-STOP TELEVISION ADS, AND POSSIBLY HAVE PEOPLE CALL YOU OR STOP BY YOUR HOME.

HEALTH INSURANCE COMPANY AGENTS AND BROKERS ARE NOT ALLOWED TO:

- 1.) STOP BY YOUR HOME UNINVITED
- 2.) APPROACH YOU IN THE COMMUNITY UNSOLICITED
- 3.) MAKE UNSOLICITED CALLS TO YOU

*****IF YOU RECEIVE ANY TYPE OF CONTACT FROM A HEALTH INSURANCE INDIVIDUAL AND YOU ARE UNSURE OF THE VALIDITY OF THE MAILING, PHONE CALL OR VISIT-**

*****YOU CAN DO THE FOLLOWING*****

- 1.) CALL YOUR HEALTH INSURANCE COMPANY DIRECTLY (USE THE CUSTOMER SERVICE PHONE NUMBER ON THE BACK OF YOUR CARD) OR MEDICARE (1-800-633-4227) TO INQUIRE ABOUT THE CONTACT.
- 2.) CALL THE SENIOR MEDICARE PATROL AT 1-800-333-4374 AT THE STATEWIDE SENIOR ACTION COUNCIL. SARATOGA COUNTY DEPARTMENT OF AGING & YOUTH SERVICES AT 518-884-4100.

From Our Dietitian:

Pumpkin Spice Is Ever So Nice

Every year, as the cooler weather falls upon us, it seems that the number of food items that contain pumpkin spice continues to grow. Coffee, coffee creamers, bread, donuts and now even yogurt and whipped topping. For those who are a fan, we just can't seem to get enough of this amazing fall blend! While we may think spices only offer flavor, they can also add nutrition and invoke fond memories from their smells and taste.

Pumpkin pie spice is seasonal flavor that has a short window of availability. In addition, the availability of pumpkin pie spice in foods marks the start of fall and all the memories of holidays that go along with it. Cinnamon is the predominant spice in pumpkin pie spice, which is frequently used in apple pie and cake recipes too. Pumpkin pie spice is a blend of 5 spices including cinnamon, nutmeg, ginger, cloves, and allspice. Some blends may also contain mace (made from the skin of a nutmeg seed). Despite its name, pumpkin pie spice does not contain any pumpkin.

Spices come from a variety of plants and therefore, may contain antioxidants and phytochemicals that help prevent disease. For example, cinnamon comes from bark while ginger comes from a root. Nutmeg originates from a pod and allspice comes from a dried berry. Let's have a look of some of the nutritional attributes for the spices contained within pumpkin pie spice:

Cinnamon: the base of the spice and used in highest amount. Cinnamon has antioxidants and anti-inflammatory properties. It may also aid in blood sugar regulation.

Allspice: contains glycosides and polyphenols with antibacterial, hypotensive, anti-neuralgic and analgesic properties. Also, may contain anti breast cancer and anti-prostate cancer properties.

Ginger: often used as an anti-nausea treatment or to settle an upset stomach. It's also a source of antioxidants.

Nutmeg: contains anti-inflammatory, antimicrobial, antioxidant and analgesic properties.

Cloves: similar to nutmeg, cloves have anti-bacterial and anti-oxidant properties. It contains a substance called eugenol which is a powerful antioxidant that may be beneficial in protecting the liver.

What are some ways to enjoy pumpkin spice?

Don't just go for pumpkin spice lattes! There are loads of ways to enjoy pumpkin spice. Here are a few favorites:

- Add a dash of pumpkin pie spice to your morning oatmeal or breakfast cereal.
- Sprinkle pumpkin pie spice over apple or banana slices.
- Mix pumpkin pie spice into peanut or almond butter and spread on a bagel or toast
- For less sugar over commercial yogurts, add pumpkin pie spice to plain yogurt and use as a dip for seasonal fruit.
- Blend pumpkin pie spice into pancake or waffle batter. Add the spice to your egg/milk mixture for French toast.
- Make spiced nuts using pumpkin pie spice.
- Use pumpkin pie spice as a rub for pork.
- Dust sweet potatoes with pumpkin pie spice and serve roasted or mashed.

November is National Alzheimer's Disease Awareness Month

Alzheimer's is the most common cause of dementia, which is a general term for memory loss and other cognitive abilities serious enough to interfere with daily life. Alzheimer's is not a normal part of aging. The greatest known risk factor is increasing age, and the majority of people with Alzheimer's are 65 and older. Alzheimer's worsens over time. Alzheimer's is a progressive disease, where dementia symptoms gradually worsen over a number of years. In the early stages, memory loss is mild, but with late-stage Alzheimer's, individuals lose the ability to carry on a conversation and respond to their environment.

Each November, we are reminded that over 6 million Americans suffer from Alzheimer's Disease or a form of dementia. Its predicted by 2050 the number of Americans will rise to 13 million.

About 1 in 9 age 65 and older has Alzheimer's, Women make up two-thirds of Americans with Alzheimer's.

In 2022, Alzheimer's and other dementias will cost the nation \$321 billion. The prediction by 2050 the costs could reach to nearly \$1 trillion

1 in 3 seniors dies with Alzheimer's or another form of dementia. The disease kills more than breast cancer and prostate cancer combined. In 2021, caregivers provided more than 16 billion hours of care valued at nearly \$272 billion. Eighty-three percent of caregiving to older adults in the United States comes from a family member, friends or other unpaid caregivers. About 66% of caregivers live with the person with dementia. Alzheimer's takes an overwhelming toll on caregivers. When comparing caregivers of people without dementia, twice as many caregivers of those with dementia indicate substantial emotional, financial and physical difficulties. A total lifetime cost of caring for someone with dementia, 70% is endured by the families— either through out-of-pocket health and long-term care expenses or from the value of unpaid care.

There is no cure for Alzheimer's, there is medications that can help slow down some of the symptoms and extensive support for caregiving is offered to relieve the pressures of this terrible disease.

For more information on Alzheimer's disease, visit alz.org, www.Alz.org/northeasternny, www.sphp.com/alzcare or call our office for more resources at (518) 884-4100.

Copied from: alz.org

How do I Compare Part D Plans?

While comparing your Medicare coverage options this fall. Research shows that many people with Part D could lower their costs by shopping among plans each year. There could be another Part D plan in your area that covers the drugs you take with fewer restrictions or with lower costs, so it's a good idea that you try to compare plans.

It's recommended in using **Plan Finder** to compare Part D plans. Medicare Plan Finder is an online tool at www.medicare.gov that can be used to compare stand-alone Part D plans or Medicare Advantage Plans. Plan Finder provides information about costs, which drugs are included on the plan's formulary (list of covered drugs), and star rating of the plan.

To use Plan Finder, follow these steps:

- Go to www.medicare.gov and click on the button that says, "Find Plans Now."
- A general search is on the right side of the page, under the title "Continue without logging in" button. If you wish to save your drugs and pharmacy information, you can log into or create your Medicare account on the left side of the page.
- Next, put in your zip code and use the drop-down list to choose whether you are looking for a Medicare Advantage or Part D plan. Make sure you click "Apply" and then click on "Start" to begin your search.
- Then you can enter the drugs you take, choose the pharmacies you use, and indicate whether you are interested in a mail order option.

Plan Finder will display results for plans in your area. Note that a plan may not cover all the drugs you take, but it may have alternatives on its formulary. Speak to your provider about whether these alternatives would be appropriate for you. Plan Finder also tells you if the plan has a deductible and how much the monthly premium is.

Initially, the plans will be sorted by "lowest drug + premium costs." This is the closest estimate to what you may pay out of pocket for your Part D coverage for the year. You can select "Plan Details" to find out more specifics about coverage, including any coverage restrictions that might apply to your drugs.

Before enrolling, it is a good idea to call the plan directly to confirm any information you read on Plan Finder, as information may not be completely up to date. Here is a list of questions you can ask when calling a company about their prescription drug coverage. You can enroll in a plan online, by calling 1-800-MEDICARE, or by calling the Plan directly.

Note that this year, there are some additional things that people who take insulin should consider when using the Plan Finder tool. Beginning in 2023, cost-sharing for insulin is capped at \$35 per prescription. However, the Plan Finder tool does not reflect this price change. If you take insulin, do your Plan Finder search with our your insulin included in your drug list. This will show you the lowest cost plans for your other medications. Then separately check with a plan to see if your insulin is on the plan's formulary.

You can make as many changes as you want between October 15 and December 7, but only the last change you make will take effect on January 1. If you choose a plan and realize that it is the wrong plan after Fall Open Enrollment is over, in most cases you will not be able to change your coverage until the next Fall Open Enrollment Period. For this reason, it is important to carefully consider all of your options and take the time to research each plan in order to make a decision that fits your health care needs.

Copied from: Medicare Rights Center; Dear Marci, October 2022

Medicare.gov

Have questions about Medicare?

Call:

Medicare -1-800-MEDICARE
Medicare Rights -1-800-333-4114
Saratoga County Department of Aging & Youth Services
(518)884-4100

Please see links below for a informative Medicare overview video.
<https://www.saratogacountyny.gov/departments/department-of-aging-and-youth/>

Or on Facebook at:
Saratoga County Department of Aging and Youth Services