

SPOTLIGHT ON SENIORS



Fall
2021

Medicare Open Enrollment Starts October 15th

Medicare's open enrollment period remains the same every year: beginning on October 15th and ending on December 7th, with any resulting changes in coverage taking effect the following January 1st.

If your circumstances have changed since this time last year, you may want to explore adjusting your health insurance coverage. And given the changing aspects of the COVID-19 pandemic, you may not be sure what to do.

Situations like yours are what Office for the Aging HIICAP counselors are for. HIICAP is short for **H**ealth **I**nsurance **I**nformation, **C**ounseling and **A**ssistance **P**rogram. It's where to turn if you're looking for free, unbiased information on what steps you may need to take to have 2022 health insurance that meets your specific needs and budget.

Appointments with our HIICAP counselors will be available any time during the open enrollment period; but they fill up quickly, and after December 7th, it'll be too late. HIICAP appointments for open enrollment season tend to fill up by November at the latest. Call **845-486-2555** to make your appointment. We also welcome new HIICAP volunteers. Contact us to find out more.

Medicare is a massive program, and describing it in one column in a newsletter wouldn't do it justice, especially if you have both Medicare and private insurance coverage. That's why the Office for the Aging also publishes an annual *Medicare Spotlight* just before open enrollment season. If you're already subscribed to OFA newsletters, you'll see it soon. Not online? Call OFA to subscribe to print newsletters. We also publish all OFA newsletters at **dutchessny.gov/aging** and distribute them at public libraries countywide.

A Message from County Executive Marcus J. Molinaro



Friends,

Whatever this latest "Delta variant" phase of the COVID-19 has in store for Dutchess County seniors and caregivers, the Office for the Aging is ready for it.

To keep seniors physically active and socially engaged, we're arranging more outdoor activities than ever before, including Drive-In Bingo, Senior Walks at Wilcox Park, and more. You can read about many of them in this issue of the Spotlight.

On Saturday, October 2nd, OFA joins State Senator Sue Serino for the annual Golden Gathering at Arlington High School. Once again, it's a drive-thru event, and influenza shots will be available. It should be noted that the combination of social distancing and flu vaccines reduced last winter's flu season to a tiny number of cases. Golden Gathering registration information is available on Page 4.

With so much happening, don't forget the annual Medicare Open Enrollment season is the same as it always has been: October 15th to December 7th. It's always a good idea to give your Medicare and insurance coverage a quick review, even if you're happy with your current coverage. We have information in the Spotlight about upcoming Medicare classes, and in October you'll receive OFA's annual all-Medicare issue of the Spotlight.

Stay safe, stay active, and be kind,

OFA Senior Friendship Centers

BEACON (open Mon-Fri)
845-838-4871
1 Forrestal Heights

EAST FISHKILL (open Mon-Fri)
845-226-3605
East Fishkill Community Center
890 NY 82, Hopewell Junction

MILLERTON (open Mon-Thu)
518-789-3081
North East-Millerton Library Annex
28 Century Blvd., Millerton

PAWLING (open Tue-Thu)
845-855-9308
154 Charles Colman Boulevard, Pawling
(Town Hall Annex)

CITY OF POUGHKEEPSIE (open Mon-Fri)
845-486-2564
Dutchess County Office for the Aging
114 Delafield St., Poughkeepsie

RED HOOK (open Mon-Fri)
845-475-1129
Red Hook Community Center
59 Fisk St., Red Hook

SOUTH AMENIA (open Mon-Thu)
845-275-2661
First Presbyterian Church
229 South Amenia Road, Wassaic

TRI-TOWN (open Mon-Thu)
(LaGrange, Pleasant Valley, Town of Poughkeepsie)
845-275-8565
New location to be announced

*All centers open 10 a.m. - 2 p.m.
except City of Poughkeepsie, open 9 a.m. - 2 p.m.*

Put All Ten Digits On That Call

Starting on Sunday, October 24th, people making phone calls from all numbers starting with the 845 or 914 area codes will have to use all ten digits for dialing - for example, 845-486-2555 to reach the Office for the Aging. Try to make a seven-digit call after that date, and it won't go through. You'll get a recorded message that your call cannot be completed as dialed.

The change to ten-digit dialing is being made in 82 area codes nationwide, to accommodate a new "988" mental health and suicide prevention hotline that will go into operation in July 2022. Those of you in the 518/838 area code, and those with phones issued with New York City area codes, have already been using ten-digit dialing.

Adapting should be easy; Dutchess seniors may recall we didn't even have direct-dial calling here until 1959, and couldn't use phones at all if somebody on the party line forgot to hang up.

SPOTLIGHT ON SENIORS

Marcus J. Molinaro — County Executive
Todd N. Tancredi — Director, Office for the Aging
Brian Jones — Editor, Spotlight on Seniors

Dutchess County Office for the Aging
114 Delafield St., Poughkeepsie NY 12601

845-486-2555 / toll free 866-486-2555

Email: ofa@dutchessny.gov
Web: www.dutchessny.gov/aging

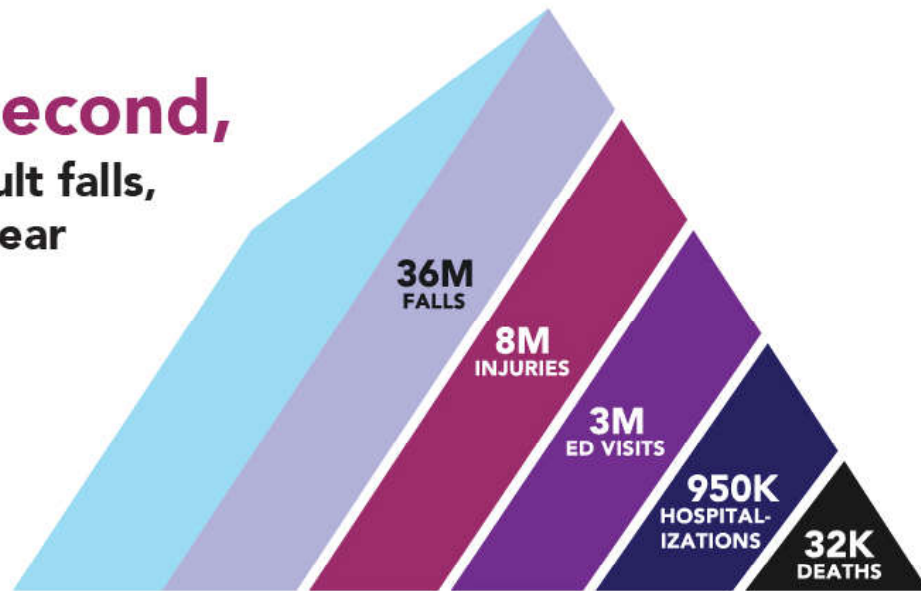
Available for free at libraries, senior centers and municipal buildings throughout Dutchess County.

Five issues published annually, including a Medicare-focused edition in September.

To be added to or removed from our mailing list, call 845-486-2544 or email bjones@dutchessny.gov.

Start Practicing Fall Prevention Today

**Every second,
an older adult falls,
and every year
there are...**



Data sources: National Vital Statistics System, National Electronic Injury Surveillance System–All Injury Program, and Behavioral Risk Factor Surveillance System.

We hope you're sitting down - for now.

Injuries from falls are something that happens to other people, until they happen to you. The good news is that falling is not just one of those unavoidable things that happens because you're getting older. Falling is most definitely avoidable, and wouldn't it be great if you could prevent the falls with the potential to cause the most serious injuries?

You can, and the Office for the Aging can help. Start by taking an OFA "A Matter of Balance" class. The classes begin in September, but space is limited. For additional information and to lock in your spot in a class, call the Office for the Aging at **845-486-2555**.

Here's a description of what the class entails, from the National Council on Aging:

"A Matter of Balance is specifically designed to reduce the fear of falling and improve activity levels among community-dwelling older adults. The program includes eight two-hour classes presented to a small group of 8-12 participants led by trained

coaches. The program enables participants to reduce the fear of falling by learning to view falls as controllable, setting goals for increasing activity levels, making small changes to reduce fall risks at home, and exercise to increase strength and balance. The curriculum includes group discussions, mutual problem solving, role-play activities, exercise training, assertiveness training, and a few homework assignments."

OFA is joining Senator Sue Serino, Lower Hudson Valley Falls Prevention Network, and Vassar Brothers Medical Center Trauma Department in Falls Prevention Week, during the week of the first day of fall. This year, that's the week of September 20-24. Find out more at www.nuvancehealth.org/fallawareness, contact Jill.Bubel@nuvancehealth.org, or call **845-797-6768**.

On Thursday, September 23rd, join us at Bowdoin Park (85 Sheafe Rd., Wappingers Falls) for a live Tai Chi class, "bingo-cize" (traditional bingo with an exercise flair!), and learn about other valuable exercise class offerings. Advance registration is required; call OFA at **845-486-2555**.

Trekking Poles: To Boldly Go Where You Couldn't Go Before

As seniors, maybe the joints in your knees, hips and spine aren't as cooperative as they used to be – but there are ways to adapt and keep yourself active.

Two participants in a recent OFA seniors walk at Wilcox Park in Milan brought trekking poles with them. They look a lot like ski poles, and are used to take some of the load off sensitive joints. They come in various designs: trekking poles, walking sticks, hiking canes and so forth, all with the same basic function of enabling you to direct your weight away from fragile joints. There are specialized poles to accommodate the needs of people with inflamed hips, Parkinson's, hand arthritis and other conditions.

Next time you have an appointment with your doctor or physical therapist, ask if trekking poles would be suitable for your next mission. Whether you follow the crew of the Enterprise and boldly go where no one has gone before...that's up to you, with your doctor's advice.

For a complete listing of all Dutchess County events, outdoor and indoor, go to the calendar page at www.dutchessny.gov.

DRIVE-THRU SENIOR GOLDEN "GATHERING"

SATURDAY, OCTOBER 2

9:30 AM - 12:30 PM

**Hosted by Senator Sue Serino
and
Dutchess County Office for the Aging**

**Arlington High School
1157 NY 55, LaGrangeville**

**Get a flu shot in your car!
Pick up a healthy meal to go!
Find out about Office for the Aging resources**

**Free raffle card on entry
(winners contacted afterward)**

To register, call 914-962-2624

Outdoor Happenings at Wilcox Memorial Park Route 199, Milan

**Senior Drive-In Bingo
Monday, September 27th, 1 p.m.**

**Seniors Walk Around the Lake
Friday, October 15th, 9 a.m.**

**Space is limited
Reservations required
845-486-2555**

OFFICE FOR THE AGING & DUTCHESS COUNTY PARKS



Preventing Moving Scams

With children “grown and flown,” many seniors are considering whether to downsize from their current homes and move into something more manageable and aging-friendly. They’ve found the new place, they’ve contacted a moving company they saw advertised all over the internet...and that’s where the trouble can begin. Here’s a few tips on avoiding fly-by-night movers:

Do a background check – Moving to another state? Verify the movers’ USDOT number and other credentials with the Federal Motor Carrier Safety Administration. For moves within New York State, the state Department of Transportation maintains a similar database.

Get a complete in-home estimate in writing – or they could hike the price once your goods are on the truck, and again on arrival. Don’t sign incomplete documents, and don’t book a mover sight unseen. When getting more than one estimate, eliminate any that are far lower than most. They may try to surprise you with charges later.

Don’t pick the first mover you find online – scammers pay for good placement in searches.

Understand what insurance is available – and the limitations on a mover’s liability.

Use a check or credit card to pay – these methods offer more fraud protection.

Does the moving company have its own trucks?
In this case, a familiar logo on a truck means a lot. A sketchy operation will show up with trucks it rented, borrowed...or even stolen trucks.

Moving Scam Prevention Resources

Interstate: protectyourmove.gov or 202-966-3805

Moving within New York State: 800-786-5368

NYS Attorney General (Poughkeepsie)
845-485-3900

Dutchess County Office for the Aging (OFA) Medicare 101

Free, unbiased assistance with Medicare!

Space is limited
Advance registration is required
Call OFA at **845-486-2555** to register
unless noted otherwise

On the fourth Monday of every month at 4 p.m.
at the Pavilion at Brookmeade
(34 Brookmeade Dr., Rhinebeck)

On the third Wednesday of every month at 10 a.m.
at the Poughkeepsie Galleria Community Room

Also on these dates:

Wednesday, September 22nd, 7 p.m.
Sarr Library, 68 W. Market St., Rhinebeck

Monday, October 4th, 4 p.m.
Red Hook Public Library, 7444 S. Broadway
Register at 845-758-3241

Wednesday, October 13th, 2 p.m.
Millbrook Library, 3 Friendly Lane
Register at 845-677-3611

Tuesday, October 19th, 4 p.m.
Sarr Library

Saturday, October 23rd, 9:30 a.m.
and

Tuesday, October 26th, 6 p.m.
Dutchess County Office for the Aging
114 Delafield St., Poughkeepsie

*Schedule subject to change
Additional dates may be added
Up-to-date schedules at **dutchessny.gov***

An Early Start To HEAP Season For '21-22

This season's opening date for the 2021-22 Home Energy Assistance Program (HEAP) is a bit earlier than it would normally be. As a trial run, HEAP season will begin a month earlier than it did a year ago, on Friday, October 1st, 2021.

If you received HEAP during the 2020-21 season, you should have already received an application by mail from New York State. If you have not received an application, but meet the eligibility requirements that we list in the next paragraph, contact the Office for the Aging's HEAP division at **845-486-2553** or zserrano@dutchessny.gov.

New applicants must complete a HEAP application and interview, and provide proof of each household member's identity (including valid Social Security number), proof of residence, a fuel and/or utility bill if you pay for heat or proof that you pay rent that includes heat, and verification of all household members' income. Households that are eligible for SNAP (Supplemental Nutrition Assistance Program) or TANF (Temporary Assistance for Needy Families) are automatically qualified for HEAP - but an application still needs to be completed.

Income guidelines for 2021-22 have increased slightly from last season. For a household of one person, the maximum income for HEAP eligibility is \$2,729/month. For a two-person household, the maximum is now \$3,569/month.

Once your HEAP application is processed, you will receive a HEAP Notice of Eligibility by mail. Keep this notice in a safe place. If you have an emergency, do not wait until you are out of heating fuel or your gas/electric service is terminated to request assistance. Your utility company is not required to restore your service, even if you are eligible for a HEAP benefit.

Emergency (crisis assistance) HEAP does not open until January 3, 2022, and there will be no emergency benefits available before that date.

Is the OFA Senior Prom Happening?

Short answer: As soon as it's safe to do so.

Longer answer: We haven't put the prom on the OFA calendar yet, because we want to be certain that the COVID-19 pandemic is well and truly in our rear view mirror, with the current Delta variant and any other potential complications firmly behind us. The prom easily draws over 400 seniors every year, and under likely near-future circumstances, in an indoor setting with a dance floor it would be all too easy for something to go wrong.

It's encouraging to know that almost 90 percent of Dutchess County seniors have had their full course of vaccinations, with future boosters as available and recommended by their health care providers. Vaccinating the remaining senior population who are willing and able to receive the necessary doses is a continuing challenge. Many are homebound, and unable to get to a traditional vaccination site. If that describes you or a senior you care for, the Office for the Aging can assist you in getting this important vaccination at home.

Whenever it happens, the prom will still be the 25th - a silver anniversary prom, so the theme remains silver. Silver clothing, hair, shoes, accessories...if you can make it happen, wear it! As for the date and venue? When we know, you'll know. It'll be published here in a future *Spotlight on Seniors* and available through OFA's weekly e-mailed newsletters. Sign up using the county's Dutchess Delivery service at dutchessny.gov.

And what about 2022 Senior Picnics?

The Drive-Thru Picnic concept has worked wonderfully these past two summers, especially after we added a sit-down option this past July. For 2022, we'd love to be able to get back to a complete season of in-person picnics, with live music and Dutchess County personnel available to answer your questions about aging and many other services. We'll know better about how the 2022 season will look by late this winter.

Safe Fall Driving for Seniors

Fall is a great time of year to re-acquaint ourselves with best driving practices, so drivers can anticipate potential issues that are common in the fall, like the following:

Leaves, especially when they're wet. By itself, a fallen leaf is harmless. When they're still on the trees, they're beautiful this time of year - but drop millions of them on roads and add rain, and it's a hazard that can be every bit as slippery and dangerous as black ice. More crashes happen in fall than in winter, because more cars are on the road in the fall. Drive as you would in the snow: slowly and smoothly, with plenty of space between you and vehicles ahead of you.

The sun. As the days get shorter, more sunrises and sunsets take place during busy morning and afternoon driving hours. Have a good pair of sunglasses handy for the glare. Keep your windshields clean, inside and out, so that dust streaks don't make glare worse.

Fog and frost. Use your low beams and fog lights so that other vehicles can see you. Skip the high beams in fog; they'll only reflect light back into your eyes. Allow a few extra minutes to clear your windshields from frost. Pay attention to those "Bridge Freezes Before Road" signs because on a chilly morning, a bridge surface could be slick while the road on either side of it is fine.

Deer and other wildlife. November is the peak time of year for car-deer collisions, because it's the height of their mating season ("the rut") and they're least likely to be aware of your approaching car. As you drive, take extra time to scan roadsides for animals, and proceed with caution, especially during the hours around sunrise and sundown when deer tend to be most active. If an animal of any size darts out into the road, slow down and use the brakes if there's nobody behind you. Remember that drivers behind you may not be able to see what you see. And don't swerve. That may be your instinct - but

consider all the other things you could crash into that are a great deal more dangerous than an animal, like utility poles, trees and other vehicles. There's also the risk of swerving leading to a rollover crash. Simply slowing down may be enough to allow the animal to evade your car, especially for smaller, more agile animals like birds and squirrels.

And, speaking of deer, always buck-le up.

Help Dutchess County Seniors

Volunteer With OFA

Home Delivered Meals Drivers

Health Insurance (HIICAP) Counselors

Clerical Assistance

Exercise, Tai Chi and/or
"A Matter of Balance" Leaders

Outdoor Event Helpers
(Fall 2021, Spring 2022 and beyond)

Adults of All Ages and Student Volunteers
Welcome

Mileage Reimbursement Available for
Home Delivered Meals Drivers
(who use their own vehicle for deliveries)

Contact OFA to Learn More

ofa@dutchessny.gov
845-486-2555

Dutchess County Office for the Aging
114 Delafield Street, Poughkeepsie, NY 12601

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SAVE THE DATE

**Dutchess County OFA
Senior Legal Day**

Tuesday, October 12th

The Pavilion at Brookmeade
34 Brookmeade Dr., Rhinebeck
(off Route 308, just east of the village)

Free Medicare guidance and legal information every senior should know

For more information, contact OFA
845-486-2555
ofa@dutchessny.gov

For more information
about the
Dutchess County
Office for the Aging,
visit us online at
www.dutchessny.gov/aging

email

ofa@dutchessny.gov

call

**845-486-2555
or 866-486-2555**

or mail

**Dutchess County
Office for the Aging
114 Delafield St.
Poughkeepsie NY 12601**

We're open 9 a.m. to 5 p.m.
Monday through Friday.