Recently, with the ongoing pandemic, working more from home, changes in schedules, and going into the winter months when it is dark outside by 5:00 p.m., I often find myself saying “Wait, what day is today?” Days and months just seem to roll together lately.

There are actually a lot of ways to answer the question, “what day is today?” A few years ago a friend gave me a calendar where every day was a celebration of some kind of national recognition. For example, in January did you know that 1/8 is National Bubble Bath Day, 1/13 is National Rubber Ducky Day and, two of my favorite days – 1/16 is National Nothing Day and 1/23 is National Pie Day (yummy, pie!).

And I think as we get older and retire, or our life changes due to medical issues, the rhythm of our days changes as well, which in turn sometimes makes it difficult to keep track of the days. As we hibernate more during this winter season due to both the cold and the ongoing pandemic, it’s important for us to find ways to develop a routine for our week. Not everyone has access to the internet, but if you do, there are many options right now for seniors to find sites that offer cultural and travel classes, exercise programs, and cooking demonstrations. AARP is one such site that offers a host of topics, discussions, and games to explore. Even without the internet, most seniors have a phone and it’s important to reach out regularly to family and friends. At our AAA we have a Telephone Reassurance program where you can either receive a weekly call, OR you can volunteer to be a caller. If you like gardening, you can purchase houseplants, or learn about taking care of bonsai trees. Develop a new hobby, listen to books on tape, or to your favorite music. The list is endless.

What Day is Today? Maybe today is the day to try something new, to reach out to a friend, to meditate or pray, or to watch an old movie and just laugh. Whatever it is, it’s important to stay active and connected. And if you need extra help, please don’t hesitate to call us for assistance. My best wishes to all of us for a better 2021!!!
Long Term Care Medicaid

Rhonda Sherrod, Staff Attorney
Legal Aid of Southeastern Pennsylvania

According to the Pennsylvania Health Care Association an estimated 70% of people currently turning 65 will require long term care in their lifetime, and they will receive care for an average of 3 years. The average cost of a semi-private room in a nursing home in Pennsylvania is more than $9,000 per month – way beyond the means of many middle and lower income persons. Some individuals invest in long term care insurance but with monthly premiums often in the hundreds of dollars, it too is beyond the means of many families. Medicare, the federal program that provides health coverage for disabled persons and persons over 65, does not cover long term nursing home care.

It falls to Medicaid, also known in Pennsylvania as “medical assistance” to provide coverage for nursing home costs for the vast majority of Pennsylvanians needing such care. Specifically, long term care Medicaid is the form of medical assistance used to cover nursing home costs. Long term care Medicaid eligibility includes both non-financial and financial eligibility requirements and the financial eligibility rules are different depending on whether a person is married or single.

Financial eligibility requires that an individual does not exceed long term care Medicaid income and resource limits. As an example, in 2020, there is an income limit of $2,349 per month for individuals needing nursing home care. Income can come from any source. Examples of income include wages, alimony payments, pensions, Social Security income, IRA withdrawals and stock dividends.

Resources are assets such as savings and checking accounts, stocks, bonds and other investments. For married couples, as of 2020, the non-applicant spouse of a nursing home Medicaid applicant can retain half of the couple’s joint assets under long term care Medicaid up to a maximum of $128,640. If a couple’s total assets are $25,728 or less, the non-applicant spouse is entitled to 100% of it. Certain resources, such as the value of your home up to $525,000 if you intend to return to the home or if your spouse is living in the home; the value of one automobile and certain burial reserves are exempt (not counted) in determining resource eligibility for long term care Medicaid. Some individuals will need to “spend down” on approved expenses until their assets fall within long term care Medicaid limits.

Additionally, Medicaid rules provide for a “five-year look back” as a means of preventing long term care Medicaid applicants from giving away assets or selling assets under fair market value in an attempt to meet the Medicaid asset limit. As a part of the application process, individuals are asked to provide up to five years worth of bank statements and other financial documentation for review.

Long term care Medicaid rules can be complex. A consultation with a reputable elder law attorney before the need is imminent can be invaluable in assisting individuals in planning for and navigating eligibility issues.
Have you been worried about your driving?

Changes in your health may affect your driving skills over time. Don’t risk hurting yourself or others. Talk with your doctor about any concerns you have about your health and driving.

As you age, many things can impact your driving skills such as:

• Arthritis, which is common among older adults, might affect your ability to drive. These changes can make it harder to turn your head to look back, turn the steering wheel quickly, or brake safely.
• Your eyesight can change as you get older. It might be harder to see people, things, and movement outside your direct line of sight. Eye diseases, such as glaucoma, cataracts, and macular degeneration, as well as some medicines, can also cause vision problems.
• Your hearing can change, making it harder to notice horns, sirens, or even noises coming from your own car.
• People with dementia often do not know they are having driving problems. Family and friends need to monitor the person’s driving ability and take action as soon as they observe a potential problem, such as forgetting how to find familiar places like the grocery store or even their home. Work with the doctor to let the person know it’s no longer safe to keep driving.
• As you get older, your reflexes might get slower, and you might not react as quickly as you could in the past. You might find that you have a shorter attention span, making it harder to do two things at once. Stiff joints or weak muscles also can make it harder to move quickly.

Safe driving tips:

• Have your driving skills checked by a driving rehabilitation specialist, occupational therapist, or other trained professional.
• Take a defensive driving course. Some car insurance companies may lower your bill when you pass this type of class. Organizations like AARP, American Automobile Association (AAA), or your car insurance company can help you find a class near you.
• When in doubt, don’t go out. Bad weather like rain, ice, or snow can make it hard for anyone to drive. Try to wait until the weather is better, or use buses, taxis, or other transportation services.
• Avoid areas where driving can be a problem. For example, choose a route that avoids highways or other high-speed roadways. Or, find a way to go that requires few or no left turns.
• Ask your doctor if any of your health problems or medications might make it unsafe for you to drive. Together, you can make a plan to help you keep driving and decide when it is no longer safe to drive.

Full article can be found at www.nia.nih.gov/health/older-drivers.

Cold Weather Alert!

The Bucks County Area Agency on Aging advises older adults to use caution during extreme cold weather conditions, and would like to alert seniors and their families about a number of measures that can be taken:

• General safety precautions include keeping a 3-day supply of food and bottled water and to make sure your heat source is in good running order. It is also a good idea to have a plentiful supply of any medications you take.
• The public can help decrease the risk to seniors by checking on their older relatives, neighbors and friends. Persons who live alone may be especially at risk. A face-to-face visit is ideal, but if you cannot visit, a telephone call will help.
• The AAA offers a variety of programs to help older adults remain independent at home. These services may be available for those who qualify.

For more information, contact the Bucks County Area Agency on Aging at 267-880-5700, and ask for the Information and Referral Department.
2021 Medicare Premiums, Deductibles, Cost-Sharing Amounts

Part A (Hospital Insurance) Beneficiary pays:

Hospital Deductible: $1,484/benefit period
Hospital Copayment:
$0/day for days 1-60
$371/day for days 61-90
$742/day for days 91-150
Skilled Nursing Facility Copayment
$0/day for days 1-20
$185.50/day for days 21-100

Part B (Medical Insurance) Beneficiary pays:

Monthly Premium: $148.50
Part B Annual Deductible: $203
20% of amount Medicare approved
Most Part B covered services, including doctors’ visits, outpatient therapy, durable medical equipment, and outpatient mental health services.

A small % of beneficiaries who were subject to the “hold harmless” provision will pay less, as the increase in their Social Security benefits will not be large enough to cover the increased Part B premium.

The Bucks County APPRISE Program continues to operate by phone or virtually during COVID-19.

Please call 267-880-5700 to ask a question, request screening for financially based programs or to schedule a personalized counseling appointment!

Deadline Nears for Property Tax/Rent Rebate Program

Older adults and Pennsylvanians with disabilities have until Dec. 31 to apply for the state’s 2019 Property Tax/Rent Rebate program. Remember, assistance through your state representative’s office is always free. You need not pay a private firm for assistance.

The rebate program benefits eligible Pennsylvanians age 65 and older; widows and widowers age 50 and older; and people with disabilities age 18 and older. The income limit is $35,000 a year for homeowners and $15,000 annually for renters, and half of Social Security income is excluded.

Stay tuned for further information about the 2021 Bucks County Senior Games!
Residents who struggle with their home heating bills can apply for assistance from the Low-Income Home Energy Assistance Program (LIHEAP).

LIHEAP is a federally funded program that helps individuals and families pay their heating bills through home heating energy assistance grants. It also provides crisis grants to help in the event of an emergency or if a resident is in danger of losing his or her heat due to broken equipment, lack of fuel or termination of utility service.

The income eligibility guidelines for LIHEAP are set at 150% of the federal poverty income level. For example, the income limit for an individual is $19,140; for a couple, the limit is $25,860; and for a family of four, it is $39,300.

Residents may apply for LIHEAP online or by contacting the Bucks County Assistance Office. You may also call the Statewide LIHEAP Hotline at 1-866-857-7095 or call PA Relay at 711 for the hearing impaired.

Free Weatherization Works Services for Bucks County Seniors

Weatherization makes your home more energy efficient. It can lower your energy bills and make your home more comfortable year-round. Services are free to qualifying applicants and generally include adding insulation, caulking windows and sealing drafts. Through the weatherization improvements and upgrades, households can save on average $283 or more every year. Qualifying 2020 annual income for a single-person household is $25,520, and a 2-person house couldn’t make more than $34,480 a year. The program is open to both homeowners and renters.

Contact Christine DeGuzman at 215-345-8175, the Bucks County Opportunity Council, or at cdeguzman@bcoc.org for more information or for assistance in applying.
Resident Rights

October was resident rights month; an annual event, designated by The National Consumer Voice organization, to honor and highlight the rights of residents living in long-term care facilities. This year’s theme was ‘Connection Matters.’ This theme is very relevant to what our residents are facing today. The Consumer Voice is the leading national voice representing consumers’ (residents’) issues related to long-term care. The organization is a primary source of information and tools for consumers, families, caregivers, advocates, and ombudsmen to help ensure quality care for the individual. As we have seen in headlines and news media, long-term care residents are impacted significantly by the lack of connection with family, friends, and even some service providers, who have been unable to enter care facilities during this unprecedented pandemic. Residents continue to struggle with issues like loneliness, isolation, and depression. Many family members express their pain and frustration at not being able to be with their loved ones who may be experiencing deteriorating health.

As a part of their goal to promote resident rights month, Consumer Voice facilitated a nationwide contest for residents to express their thoughts and feelings concerning the impact of their loss of connection. Residents had the opportunity to create art through drawings, paintings, sketches, and original photographs that reflected why connections matter to them.

The Consumer Voice website features some of the residents’ works and postcards have been made available in their online store. These postcards can help residents remain in contact with their family and friends since visiting is difficult. As mentioned, this was a National contest, and we are proud to report that Majestic Oaks of Warminster, Bucks County was one of the winners! Congratulations! To view all the contest entries, go to https://theconsumervoice.org/misc/2020-rv-entries. To order postcards, go to https://theconsumervoice.org/product/residents-voice-challenge-postcards-connection-matters

Winning entry from Majestic Oaks Rehabilitation and Nursing Center, Warminster Bucks County, PA. For more information on Consumer Voice visit their website at https://theconsumervoice.org/. The Bucks County Ombudsman Program is a local service designed to help resolve complaints related to resident rights and quality of care issues in long term care facilities. If you require assistance, call the program at 267-880-5716.
FREE
Health & Wellness Programs

✓ **Virtual Tai Chi** – Certified instructor, Clyde Beury, guides students through slow, flowing sequences of movements that are the embodiment of meditation in motion. The specific form taught consists of 16 movements and only takes about three minutes to perform. Emphasis is on balance, flexibility, and range of motion. Students will attain increased self-confidence in their ability to move in a continuous fluid manner. This class uses ZOOM and requires a webcam so the student and teacher can see each other. The Virtual Tai Chi class meets every Thursday 10am-11am.

✓ **My Life, My Health Workshop** – Although no one wants to have a chronic condition, most of us will suffer from two or more during our lifetime. You are not alone! Chronic illnesses cause fatigue, anger, stress, anxiety, difficult emotions, worry, frustration and even feelings of helplessness at some point in everyone’s life. My LIFE, My HEALTH will give you the tools you need to overcome the physical, mental, and emotional problems caused by chronic conditions. Functioning at your best, regardless of life’s difficulties, is a challenge. Our goal is to help you learn how to successfully achieve the things you want to do and enjoy life. The group will connect with each other and a certified instructor over the phone once a week for six weeks. Future classes will also be available using ZOOM.

✓ **Virtual Chair Yoga** – Chair Yoga is practiced sitting on a chair or standing using a chair for support. Yoga is a total mind-body workout combining stretching, deep breathing, and movements to create ease in the body and calmness in the nervous system. Taught by certified yoga instructor, Barbara Weikamp every Tuesday 10am-11am. This class uses ZOOM and requires a webcam so the student and teacher can see each other.

✓ **Walk with Ease** – The Arthritis Foundation Walk with Ease Program is an exercise program that can reduce pain and improve overall health. If you can be on your feet for 10 minutes without increased pain, you can have success with Walk with Ease! Walk at your convenience 3-5 times a week. Attend a 1-hour class, once a week, for six weeks with other participants and a certified instructor through ZOOM or over the phone.

✓ For more information or to register, please contact Amanda Mayer at the Bucks County Area Agency on Aging, 267-880-5744 or [amayer@buckscounty.org](mailto:amayer@buckscounty.org)

*Please also contact your local Senior Center for other programming and services that may be available in your area.*
The Area Agency on Aging offers more than 20 programs to help older adults and their families in Bucks County. Services include:

- Information and Assistance
- Care Management
- Assessment & Care Planning
- In-Home Services
- Volunteer Opportunities
- Community Presentations
- Adult Day Service
- Employment Assistance
- Health Insurance Counseling
- Transportation
- Caregiver Support
- Outreach
- Senior Centers
- Ombudsman Services
- Protective Services
- Nutritional Services
- Legal Services
- Health & Wellness

Toll-Free Numbers (when calling from within Bucks County)

- Lower and Upper Bucks: 1-888-942-8257
- Central Bucks: 267-880-5700

Please visit our Facebook page at Bucks County Area Agency on Aging@bcaging.