

WESTMORELAND COUNTY

AREA AGENCY ON AGING

INSIDE LINE

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Fall 2015

2015 HEALTH AND EDUCATION EXPO OCTOBER 28, 2015

The Westmoreland County Area Agency on Aging, under the auspices of the Westmoreland County Human Services Department, Westmoreland Casemanagement and Supports, Inc., Westmoreland Community Action, and the Westmoreland County Board of Commissioners are proud to sponsor the 2015 HEALTH AND EDUCATION EXPO. Seniors, caregivers, persons with disabilities and the general public are welcome to attend.

There will be many activities, free health screenings and information, light refreshments, giveaways, free parking and a live radio broadcast by 1480 WCNS. Participants and vendors will be providing their assistance and information to address a wide variety of current healthcare issues. Those attending will have access to foot and balance screenings, blood pressure checks, body fat analysis, vision and hearing screens, oxygen levels, flu shots, and massage, reiki and reflexology – **ALL FOR FREE!** Guest speakers will present information throughout the day to further educate you on valuable health topics.

Mark your calendar for:

Wednesday, October 28, 2015

9:00 a.m. to 3:00 p.m.

**Ramada Hotel & Conference Center
100 Ramada Inn Drive, Greensburg, PA**

Come anytime, stay as long as you like and bring a friend. No pre-registration is required. Please consider bringing a non-perishable food item as a donation to the Westmoreland County Food Bank.

Need a ride??? If you're 65 or older or disabled, you may be eligible for

discounted public transportation. If you're a Westmoreland County resident age 65 or older, you're eligible for a 95% discount for transportation to this event through Westmoreland Transit's Senior Shared-Ride program in conjunction with the Westmoreland County Area Agency on Aging's Priority Transportation program. You must be pre-registered for both programs, and your trip must be scheduled in advance. Contact the Westmoreland County Area Agency on Aging for more information at 724-830-4444 or 1-800-442-8000.

If you're a disabled Westmoreland County resident, Westmoreland Transit has the Americans with Disabilities Complementary Paratransit Program and the Persons with Disabilities Transportation Program. Call WCTA at 1-800-242-2706 for further information.

You don't want to miss this once-a-year OPPORTUNITY to obtain all this valuable information in one place. For more details, contact the Area Agency on Aging at 724-830-4444 or 1-800-442-8000.

WESTMORELAND COUNTY FOOD BANK'S CSFP/SENIOR FOOD BOX PROGRAM

As you are aware, the winter months will be here before we know it. With that comes higher electric and heating bills. The price of food is on the rise as well. Sometimes a daily decision has to be made by some whether there is enough money to be able to have heat, food, and still be able to pay your monthly bills including prescriptions. Unfortunately, there has not been a large increase in the monthly income for most seniors to help defray

these costs. This leaves less money to pay for daily, basic necessities.

The Commodity Supplemental Food Program (CSFP) or "Senior Box Program" may be able to provide a supplemental food box to seniors; therefore, they may have to spend less money at the grocery store and could possibly have more money to meet these basic needs. The CSFP/Senior Box Program is a federal program funded by the Pennsylvania Department of Agriculture and administered through Hunger Free Pennsylvania. The Westmoreland County Food Bank is now able to provide assistance to nearly 1,400 seniors age 60 or over in Westmoreland County through this program.

Through the Westmoreland County Food Bank's Food Pantry Distribution program, each pantry has a designated date and time each month for the distribution of the senior boxes. These boxes contain items such as cereal, shelf-stable milk, canned fruits and vegetables, canned meat items, juice, cheese and pasta. The program is so important because it provides seniors with the nutrition they need to remain healthy.

To qualify, you must be 60 years of age or older and meet the income guidelines. For a household size of one person, you can earn up to \$1,276 per month. For a household of two, you can earn up to \$1,726. If you think you may qualify or have additional questions about the program, please contact Michelle Heller at 724-468-8660 ext. 25 or email her at michelle@westmorelandfoodbank.org.

For more information on this and other programs at the Westmoreland County Food Bank, please visit our website at www.westmorelandfoodbank.org.

MANAGED LONG TERM SERVICES AND SUPPORTS UPDATE

Many of you received a letter from our office in early July about a new initiative started by Governor Wolfe and several departments in the State that has the potential to significantly change how services are provided to adult consumers. The PA Department of Human Services (DHS) (formerly the Department of Public Welfare), along with the PA Department of Aging and the PA Department of Health, are in the process initiating managed care for long term services and supports, which means primarily nursing home care. It will also possibly impact in-home programs and the department as a whole. The plan is to implement managed care in Southwestern PA by January 1, 2017. It will be rolled out to the rest of the State by 2019.

The first deadline to make public comments was July 15th. Our department, the Westmoreland County Area Agency on Aging (AAA), submitted our comments at that time. You can view them online at the AAA website at www.co.westmoreland.pa.us/aging or if you would like a copy mailed to you, please contact Marlene Helinski at our office at 724-830-4450.

The State has indicated that there will be additional opportunity for public input at a later time. Since much of the information that the State released in June related to broad goals and did not outline specifically how this initiative would operate, we expect their next release of information to be more specific.

Some important points for you to know:

- Your services will not change between now and January 1, 2017.
- After January 1, 2017, how some of the services will be approved will change. How it will change, we do not know yet. A managed care organization(s) will be put in place to make service approval decisions.
- There may be additional changes. Since the discussion document released by the State was not specific, we only know broad goals.
- Consumers' voice in this initiative has not been defined, outside of being able to offer public comment.
- The role of AAAs has not been

defined. There is no mention of AAAs in the discussion document released by the State.

- The time frame to implement this process is very short.

We will continue to keep you informed on this initiative. In the meantime if you have any questions, please don't hesitate to contact the Area Agency on Aging Administrator, Dirk Matson, at 724-830-4451.

TWILIGHT WISH FOUNDATION

The Twilight Wish Foundation was founded in Doylestown, Pennsylvania in 2003 by Cass Forkin after her chance encounter with several elderly women in a diner. After noticing the women counting their change to pay their dinner bill, Forkin anonymously paid it for them. The women insisted on knowing who paid their bill and thanked her profusely. Their gratitude for her simple gesture inspired Forkin to found Twilight Wish Foundation, an organization that addresses the unmet needs of low-income elderly. In July 2003, Twilight Wish became the first national nonprofit focused exclusively on honoring the wishes of deserving, economically-disadvantaged senior citizens. Since that life-changing day in the diner twelve years ago, Twilight Wish has granted over 2,320 wishes to deserving, low-income seniors and has 17 chapters across the U.S. including Westmoreland County. The mission of Twilight Wish is to honor and enrich the lives of deserving seniors through wish-granting celebrations that connect generations.

Twilight Wish fulfills wish requests for seniors who are age 68 and older or a permanent resident of a nursing facility. Wish recipients must also have a history of giving back to their community and an annual income of less than 200% of poverty level (for 2015 that amount is \$23,340). The wishes we grant range from simple basic needs wishes such as dentures or a lift chair to more elaborate lifelong wishes such as meeting a favorite baseball player or riding in a fighter jet. An example of the latter category is a special wish recently granted by the Westmoreland County Chapter for Pat G. Pat, who is 84, and her husband owned horses for years

until he became ill. When he needed his leg amputated, she gave up the horses she loved so she could devote all her time to his care. Her husband passed away three years ago, and the rest of her family lives in Texas so she has no one who can take her to a stable to ride. The Activities Director at her facility, who nominated her, wrote "Pat is still so passionate about horses and being able to ride again would mean the world to her." Thanks to the Westmoreland County Chapter, her wish was granted on Wednesday, June 17, 2015.

All proceeds from fundraising events and/or donations made to the Westmoreland County Chapter are used to grant wishes only in Westmoreland County. The Chapter is always looking for new wishes to grant and to give back to those who gave so much in their younger days.

To nominate someone for a Twilight Wish, please visit the website at www.twilightwish.org and fill out an application or call 215-230-8777. If you would like to volunteer or donate to the Westmoreland County Chapter and help make our world a nicer place to age, please contact Jamie Bostard at 724-327-3500.

MEDICARE 101

Are you new to Medicare? If so, Medicare 101 will help to answer many of your questions concerning basic Medicare. This service is being offered by APPRISE, the State Health Insurance Assistance Program. The presentations are free, but seating is limited. Please call 724-925-4204 to register.

- WCCC-Youngwood Campus
September 22, 2015
6:00 p.m. – 8:00 p.m.
- WCCC-Laurel Education Center, Latrobe
September 24, 2015
6:00 p.m. – 8:00 p.m.
- WCCC-Laurel Education Center, Latrobe
October 7, 2015
6:00 p.m. – 8:00 p.m.
- WCCC-Youngwood Campus
December 10, 2015
1:00 p.m. – 3:00 p.m.

Medicare open enrollment is October 15, 2015 to December 7, 2015.

APPRISE MEDICARE COMPARISON EVENTS

APPRISE, the State Health Insurance Assistance Program, provides free information and counseling to anyone who is Medicare eligible. APPRISE will hold free, confidential information and comparison events throughout the entire Medicare enrollment period (October 15 to December 7, 2015). You may schedule an appointment to review your current coverage, compare your health and drug plans with other options, and determine eligibility for any cost saving programs. APPRISE offers impartial, confidential advice and does not endorse any insurance provider.

**Remember, appointments are required;
Please call for yours today!**

724-925-4213

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|-------------|--|
| October 15 | WCCC-Youngwood Campus 9:30 a.m. – 4:00 p.m. |
| October 20 | WCCC-Mon Valley Center 2:00 p.m. – 5:00 p.m. |
| October 22 | Norwin Library 11:00 a.m. – 4:00 p.m. |
| October 27 | WCCC-Bushy Run Center 11:00 a.m. – 4:00 p.m. |
| October 29 | Jeannette Library 12:00 noon – 4:00 p.m. |
| November 3 | WCCC-Youngwood Campus 11:30 a.m. – 6:00 p.m. |
| November 5 | WCCC-Laurel Center 11:00 a.m. – 4:00 p.m. |
| November 12 | WCCC-New Kensington 9:30 a.m. – 12:30 p.m. |
| November 17 | WCCC-Youngwood Campus 8:30 a.m. – 4:00 p.m. |
| November 19 | Ligonier Center for Active Adults 12:00 noon – 3:00 p.m. |
| November 24 | Cook Township Community Center 12:00 noon – 3:00 p.m. |
| December 1 | WCCC-Youngwood Campus 11:30 a.m. – 5:00 p.m. |

FREE HEALTH CARE MAJESTY CARE CLINIC

WHO: Free health care for Westmoreland County residents ages 19-65 who do not have any health care insurance and who fall below 200% of the Federal Poverty Level (see chart below).

WHERE: 116 E. Pittsburgh Street,
Lower Level, Greensburg, PA 15601

HOW: Go to: www.majestycareclinic.org and print an application. Submit it by mail or fax it to 724-691-0416. You may also call for an application or stop by the clinic during open hours.

MORE INFO: Call 724-691-0216 and leave a message or send an email to: majestycareclinic@gmail.com

**Federal Poverty Guidelines
(Note: Patients cannot have Medicaid or Medicare or any type of health insurance)**

| Household Size | 200% Federal Poverty Level | Monthly Guideline |
|-------------------|-------------------------------|----------------------|
| 1 | \$23,340 | \$1,945 |
| 2 | \$31,460 | \$2,622 |
| 3 | \$39,580 | \$3,298 |
| 4 | \$47,700 | \$3,975 |

Each additional
add \$ 8,120 \$ 677

There are over 25 physicians and 50 other medical and non-medical volunteers waiting to help you. We provide Primary Health Care, Chronic Disease Control & Treatment, and Physical Evaluations.

REVERSE MORTGAGES

by the Consumer Financial Protection Bureau

Reverse mortgages are a type of loan that allows homeowners, 62 and older, to borrow against the accrued equity in their homes. Reverse mortgages can help some older homeowners meet financial needs in retirement. Most reverse mortgages today are federally insured through the Federal Housing Authority's (FHA) Home Equity Conversion Mortgage (HECM) program.

We've heard complaints from consumers regarding non-borrowing spouses who are facing the loss of their home after the borrowing spouse has died. Recent changes to the federal program that insures most reverse mortgages allows some non-borrowing spouses to remain in the home after the death of the borrower spouse for HECM loans originated after August 4, 2014. Since this change is not retroactive, spouses of reverse mortgage borrowers who took out their loan prior to August 4, 2014 could be more likely to face losing the home when the borrower dies.

Here are three things you or your loved ones should do if you have a reverse mortgage:

1. Verify who is on the loan. If you took out a reverse mortgage with two borrowers, check with your reverse mortgage servicer to make sure its loan records are accurate. Call your

servicer to find out what names are listed on your loan. They may be able to help you over the phone. See your reverse mortgage statement for the phone number, and ask them to send you this information in writing for your records. You can also write a letter requesting information.

2. If your reverse mortgage is in the name of only one spouse, make a plan for the non-borrowing spouse.

If your reverse mortgage is in the name of only one spouse, contact your loan servicer to find out if the non-borrowing spouse may qualify for a repayment deferral. A repayment deferral allows a non-borrowing spouse to remain living in the home after the death of the borrowing spouse. If not, make a plan in the event the borrowing spouse dies first and the loan becomes due. If you or your spouse are not on the loan but believe that you should be, promptly seek legal advice. If you have enough remaining equity in your home, you could consider taking out a new reverse mortgage with both spouses. You'll have to pay loan fees again, however, for the new loan. If the non-borrowing spouse can't pay off the reverse mortgage when the borrowing spouse passes away, he or she might consider a new traditional mortgage if they have the income and credit to qualify. Also consider other family members that would be willing to cosign on such a loan. Some surviving spouses may need to sell the home and make plans for where they will live after the home is sold. Contact a HUD-approved housing counselor near you to explore your options.

3. Talk to your children and heirs – make a plan for any non-borrower family members living in the home. Make sure your adult children or any family members living in the home know what to expect when your reverse mortgage comes due. If they wish to keep the home, contact your reverse mortgage company for written information that explains their options. Discuss this information with your family and follow up with the reverse mortgage company for anything you don't understand.

If you're having a problem with your reverse mortgage or having problems getting through to your mortgage servicer, you can submit a complaint online or by calling 855-411-2372 or TTY/TDD 855-729-2372. We'll forward your complaint to the company and work to get you a response within 15 days.

CENTERS FOR ACTIVE ADULTS NEWS

The following events will take place at the **McKenna Center for Active Adults**, 971 Old Salem Road, Greensburg, PA. For further information, please call the center at 724-837-8832.

Friday, August 28, 2015 – Evening Steak Dinner Seating starts at 5:00 p.m. There are a limited number of tickets and will be pre-sold only until August 21st – **no walk-ins**. Ticket price is \$11.00 (includes steak, salad, baked potato, vegetable, dinner roll, drink, dessert).

Friday, September 11, 2015 – McKenna Center for Active Adults First Annual Car Cruise from 5:00 p.m. to 8:00 p.m. (rain date Friday, September 25, 2015 from 5:00 p.m. to 8:00 p.m.). Car Cruise music will be provided by DJ T-Rox Entertainment, and Chef Robinson's Food Truck will be available for refreshments. The Car Cruise is supported by Mayor Ron Silvis, and the car limit is 100.

Saturday, September 19, 2015 – Craft Fair from 9:00 a.m. to 1:00 p.m.

Friday, September 25, 2015 – Health Fair 1:00 p.m. to 3:00 p.m. with flu shots by Walgreens.

Saturday, September 26, 2015 – Super Bingo

Doors open at 11:30 a.m., lunch is at 12:00 noon, and bingo begins at 1:00 p.m. A basket raffle and 50/50 drawing are planned. There will be 10 regular, 4 specials, and 1 quickie – all paper cards and ink daubers supplied. There are limited tickets (no refunds), and advance tickets are \$10.00 and at the door \$15.00.

Westmoreland County Area Agency on Aging

Historic Troutman's Center
200 South Main Street
Greensburg, PA 15601

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WESTMORELAND SYMPHONY ORCHESTRA OPENING NIGHT

The Westmoreland County Area Agency on Aging is delighted to announce that tickets are available for the Westmoreland Symphony Orchestra's opening night, which will be performed at the Palace Theatre in Greensburg, Saturday, October 24, 2015 at 7:30 p.m.

This year the Westmoreland Symphony Orchestra will be opening with Golijov: Sidereus, Brahms: Violin Concerto with Violinist, Yevgeny Kutik, and Schumann: Symphony No. 4.

Tickets will be distributed by a random drawing. Please forward your request with the following information:

- Name
- Address
- Telephone number
- Number of tickets (1 or 2)
- Self-addressed, stamped envelope to:

Sharon Casario
Westmoreland County
Area Agency on Aging
200 South Main Street
Greensburg, PA 15601

All requests must be postmarked no later than September 28, 2015. You must be a Westmoreland County resident age 60 or older to receive these tickets

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