

Area Agency on Aging of Somerset County



Senior News

October 2009



NURSING HOME TRANSITION

What is nursing home transition? It is the process of assisting people to move from a nursing home to the community, if that is what they desire. The Area Agency on Aging provides education to nursing home residents and their families about the options available to live safely at home.

Nursing home transition begins with identifying people who wish to move out of a nursing home. It continues with supporting potential consumers with coordination of the activities related to moving into the community.

Nursing home transition may offer, as needed:

- Support and guidance
- Information and referral
- Assistance in finding and obtaining housing and setting up a household
- Connection to home and community based services and other supports such as: transportation, personal assistance, assistive technology and home modifications
- One time funding to assist with items such as security deposits, household items, adaptive equipment, deposits for utilities and some other necessary expenses for an individual to establish and move into a living arrangement.

The nursing home project assists individuals in Somerset County, currently living in a nursing home, to move back into their homes and communities. Contact us today for more information for yourself or loved one who wants to live at home and still receive the care they need and deserve.



Legal



Issues

A partnership between
the Area Agency on Aging
and the
Somerset County Bar Association

The topic for this month’s feature is “Avoiding Scams”.

AVOIDING SCAMS

The Office of the Attorney General periodically publishes the “Consumer Reference Guide for Seniors,” a pamphlet that can help you to avoid scams and frauds. The pamphlet reiterates the phrase: “If it sounds too good to be true, it probably is.” and points out that scam artists typically use the “nice guy” approach. It also states that con artists often use words or expressions including:

- Living Trusts/Annuities
- “Cash Only” - Why is cash necessary for a proposed transaction? Why not a check or credit card?
- “Secret Plans” - Why are you being asked not to tell anyone?
- “Get Rich Quick” - Any scheme should be carefully investigated.
- “Something for Nothing” - A retired swindler once said that any time you are promised something for nothing, you usually get nothing.
- “Contests” - Make sure they aren’t a hoax to draw you into a money-losing scheme.
- “Haste” - Be wary of any pressure to act immediately or lose out.
- “Today Only” - If something is worthwhile today, it is likely to be available tomorrow.
- “Too Good To Be True” - Such as scheme is probably neither good nor true.
- “Last Chance” - If it is a chance worth taking, why is it offered on such short notice?
- “Left-Over Material” - Left-over-materials might also be stolen or defective.

If you are unable to obtain the relief that you expected from the Bureau of Consumer Protection, you should promptly seek legal advice from a qualified, reputable local attorney, because there are strict time limits in which you must pursue any legal actions for fraud. Typically a written civil complaint must be filed with the appropriate court within two years of the commission of the fraud.

Next Month’s Feature: Identity Theft

Disclaimer: The information presented in the Legal Issues feature has been prepared for informational purposes only. It is not offered for and does not represent legal advice or a legal opinion on any specific fact or issue.



LEORA HOFFMAN HONORED FOR 100 YEARS

Mrs. Leora Mae Hoffman of Country Manor Living in Jerome is the latest honoree for the Area Agency on Aging’s Centenarian Program. Mrs. Hoffman was presented with a special certificate at a special gathering of family, friends and staff at the manor on July 16, 2009.

Leora was born in Meyersdale on July 20, 1909. After completing high school and nurses’ training, she married Carl Hoffman. This union lasts 47 years, until the death of her husband. The Hoffman’s raised 2 children, Van and Sally Parkins, both of whom reside in Johnstown. Currently, Leora has 5 grandchildren and 13 great-grandchildren.

The largest part of Leora’s work life included dealing with all office matters at the family-owned business, Fi-Hoff Concrete Products of Johnstown. This company is still successfully operating under the leadership of family members.

When asked what she sees as her most important life achievement, Leora replies: “It was when I became a Christian and turned my life over to the Lord.” She also speaks quite proudly of her accomplishments of raising her family and working to help the family business.

Her advice on how to live a long life: “You need to work hard and live a good life. I have really had a wonderful life... great children, too. I really couldn’t ask for anything more.”

If you know of any Somerset County resident who will be turning 100 years of age, please contact the Area Agency on Aging of Somerset County at 443-2681.

Medicare, APPRISE & You

The following information is provided by the Area Agency on Aging State Health Insurance Program (SHIP) known as the APPRISE Program in PA. This information is taken from the **2009 Medicare and You** handbook.

How Your Bills Get Paid if You Have Other Health Insurance

When you have other insurance, there are rules that decide whether Medicare or your other insurance pays first. The insurance that pays first is called the “primary payer” and pays up to the limit of its coverage. The one that pays second, called the “secondary payer”, only pays if it covers any of the costs left uncovered by the primary coverage.

If your other coverage is from an employer or union group health plan, these rules apply:

*If you are **retired**, Medicare pays first.

*If your coverage is based on your or a family member’s **current employment**, who pays first depends on your age, the size of the employer, and whether you have Medicare based on age, disability, or End Stage Renal Disease:

*If you are under age 65 and disabled, your plan pays first if your employer has 100 or more employees.

*If you are over age 65 and still working, your plan pays first if your employer has 20 or more employees.

*If you have Medicare because you have End Stage Renal Disease, in all cases your plan pays first for the first 30 months you have Medicare.

The following types of coverage always pays first:

- *No-fault insurance (including automobile insurance)
- *Liability (including automobile insurance)
- *Black lung benefits
- *Worker’s compensation

If you have other insurance, tell your doctor, hospital, and pharmacy so your bills get paid correctly. If you have questions about who pays first, or you need to update your other insurance information, call Medicare’s Coordination of Benefits Contractor at 1-800-999-1118. TTY users should call 1-800-318-8782.

ANOTHER SUCCESSFUL YEAR!!

No lost luggage worries on this Hawaiian vacation! Held on August 20th at the Hayloft in Rockwood, the 35th Annual Somerset County Senior Citizens Picnic was attended by 500 seniors from across the county. Dave and Betty Lou Svonavecs’ barn was transformed into a serene tropical getaway complete with palm trees, Hibiscus, and Hula dancers. Guests enjoyed games, dance performances, musical entertainment, and a comedy skit on the main stage and were treated to a Luau-themed meal.

As the picnic sponsor, the Area Agency on Aging was assisted by many area business and organizations who provided financial help and/or goods and services, and the staffs of the AAA and the Hayloft contributed to the enjoyable experience had by all.

The Area Agency on Aging wishes to thank the area seniors who came out to share the day with friends and neighbors as well as all those who helped make this day a reality! We look forward to planning the 36th annual picnic.



Caregiver Assistance

Windber Caregiver Support Group

October 8, 2009 at 10:00 AM

Somerset Caregiver Support Group

October 29, 2009 at 10:00 AM

Please contact the Area Agency on Aging at (814) 443-2681 or 1-800-452-0825 for further information.

Volunteer Opportunities Through RSVP

The Retired and Senior Volunteer Program of Somerset County provides placement services and support benefits to people age 55 and over who wish to serve their community by volunteering for one of 70 organizations county-wide. For information about these and other volunteer opportunities, please call RSVP at (814) 443-2681 or 1-800-452-0825.

Somerset Hospital-Volunteers are needed to assist patients and their families in several locations including the waiting room area of the Emergency Room any Monday, Saturday, Sunday or Monday 3-11 PM and Same Day Surgery area on Wednesdays and Thursday 6-11 AM. The OB floor would like volunteers on Monday and Friday from 7-12 to answer phones, greet people and provide access in and off of the floor.

Opportunities in Education-Volunteers are a great asset to children and teachers. Regular interaction with children enhances their academic, emotional and behavioral success. Working one-on-one or with small groups of children from K through 5th grade improves reading and math skills. Children stay focused and seek approval. Over thirty volunteers work with children in four school districts, in classroom, after school and special in-school programs. More are needed. Fall placement is available at Berlin, Conemaugh Twp., Meyersdale, North Star, Rockwood, Salisbury and Somerset School Districts. To learn more about how you can help a child with as little as one hour a week, contact RSVP.

Drivers-The SAM Van, Koot Karts of Windber, Area Agency on Aging Escort Driver Program and Meals on Wheels need people who enjoy driving to help provide transportation services for medical appointments, or to provide a warm meal to individuals who are in need. SAM Van and Koots volunteers use the mini-van provided by the program, escort drivers and Meals on Wheels utilizes your own vehicle. Some mileage reimbursements are available for all programs. Please contact RSVP for more information.

This Agency is a branch of Somerset County Government under the Commissioners of Somerset County
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If you would like to obtain further information about any newsletter topics or Agency services please call the Somerset office at 443-2681 or 1-800-452-0825

Find us online at:
www.somersetaaa.org



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