

# November 2022

## Klickitat County Senior Newsletter Klickitat County Senior Services Goldendale 509-773-3757 White Salmon 509-493-3068



Message from Klickitat County Senior Services  
Director – Sharon Carter

We certainly transitioned quickly from 80 degree sunny days to our Fall rain and cool days overnight.

November is an incredibly busy month with Medicare Open Enrollment, Energy Assistance, PUD electric discounts, and the holidays are right around the corner.

We have a couple of dates that Senior Services and Washington Gorge Action Program staff will be assisting seniors with energy assistance help. Klickitat County PUD staff and WAGAP also have some resources and programs available for homeowners to access some discounts and support for energy efficiency in your home. See inside this newsletter for our November energy assistance outreach dates.

Jill in White Salmon 509-493-3068 and Doreen in Goldendale 509-773-3757 are taking appointments to assist with one on one help with reviewing Medicare Prescription Drug Plan options and will be assisting with those through December 7th.

The Pioneer Center Senior Meal Site will be having live music again one day a week starting in November.

I would like to remind everyone that the weather in the Gorge can be very unpredictable and to be prepared for possible cancellations of transportation or meals due to adverse weather conditions. While we do our best to continue to provide service we also take into consideration the health and safety of our staff, volunteers, and clients in providing service and we are not emergency services. We will do our best to notify everyone of any delays or cancellations. We also do not have off road vehicles, so driveways and roads must be accessible in order for our staff and volunteers to access your home for transportation services or meal deliveries. Please call our offices if you have questions or need additional assistance.

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# Medicare Open Enrollment

Medicare's Open Enrollment period gives people with Medicare the opportunity to make changes to their health plan or prescription drug plan, pick a Medicare Advantage plan, or return to Original Medicare (also referred to as Medicare Part A and Part B). Medicare plans can change their offerings and costs every year, and individuals' health needs can change from year-to-year, too. Now is the time for people with Medicare to review their coverage options and make a choice that best meets their health care needs.

Medicare enrollees will also see lower costs for insulin and vaccines beginning in 2023. Starting in 2023, all people with Medicare who take insulin covered by their prescription drug plan or through a traditional pump covered under Original Medicare will pay no more than \$35 in cost-sharing for a month's supply of each covered insulin product. People with Medicare also will not pay a deductible with respect to each covered insulin product. Additionally, people with Medicare drug coverage will pay nothing out-of-pocket for adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP) — including the shingles vaccine and Tetanus-Diphtheria-Whooping Cough vaccine.

Medicare.gov makes it easier than ever to compare coverage options and shop for plans. People can do a side-by-side comparison of plan coverage, costs, and quality ratings to help them more easily see the differences between plans.

The Medicare Open Enrollment period occurs every year from October 15 through December 7, with coverage changes taking effect January 1.

## Things to Consider When Shopping for Medicare Coverage

- ◇ There are two main ways to get your Medicare coverage — Original Medicare and Medicare Advantage (Medicare-approved plans from private companies). There are differences between the two that are important to understand when choosing your coverage.
- ◇ If you are selecting a Medicare Advantage plan, check with your health care providers to confirm they are in a plan's network.
- ◇ If you are selecting a Medicare prescription drug plan, check if your prescriptions are included on a plan's formulary.

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## Medicare Open Enrollment, Continued from page 2

- ◇ Remember that a low monthly premium may not always be the best overall value to meet your specific needs.
- ◇ Review a plan's estimated total costs to you, including deductible and other out-of-pocket costs.
- ◇ If you take insulin, there is a new out-of-pocket cap on a month's supply of each insulin product when covered by a prescription drug plan or under Original Medicare. Talk to someone for help comparing plans by calling 1-800-MEDICARE

Here are several ways you can compare plans and look at savings options:

- ◆ Go to Medicare.gov to learn the difference between Original Medicare and Medicare Advantage, and do side-by-side comparisons of costs and coverage for Medicare Advantage and prescription drug plans.
- ◆ Call 1-800-MEDICARE. Help is available 24 hours a day, including weekends.
- ◆ Access personalized health insurance counseling at no cost, available from State Health Insurance Assistance Program (SHIP). Visit [shiphelp.org](http://shiphelp.org) or call 1-800-MEDICARE for each SHIP's phone number. Many SHIPs also offer virtual counseling.
- ◆ ***Klickitat County Senior Services has trained staff in our office in White Salmon (Jill) 509-493-3068 or Goldendale (Doreen) 509-773-3757. You can call and make an appointment to review coverage options. They can also assist with checking eligibility and applying for Medicare Savings Programs.***
- ◆ Check eligibility for Medicare Savings Programs. If you have limited income and resources, you could qualify for Medicare Saving Programs run by your state Medicaid program. These programs could help save you money on health and prescription drug costs and/or could reduce your Part B premium from \$165 to \$0. For more information, contact your state Medicaid program or call 1-800-MEDICARE and ask about Medicare Savings Programs.

For more information, visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. Help is available 24 hours a day, including weekends.



# Rate Schedule: Low Income Elderly Rate

The Low-Income Elderly Rate is available for single-phase use to single family residential, farm, or tenant farm customers, age 62 or over, with a single household income of \$27,180 per year or a 2-person household income of \$36,620, or less. Certification will be made by Klickitat County Senior Services and is valid for 2 years, before re-enrollment is required. If customers move, they will need to re-apply.

Service may be furnished through one meter to a single-family residence only.

	SINGLE PERSON HOUSEHOLD	2 PERSON HOUSEHOLD
DISCOUNT	Yearly Income	Yearly Income
35%	\$13,590 or less	\$18,310 or less
25%	\$13,591 - \$18,075	\$18,311 - \$24,352
15%	\$18,076 - \$20,385	\$24,353 - \$27,465
5%	\$20,386 - \$27,180	\$27,466 - \$36,620

**Effective Date** - Effective for billings issued December 2022 to May 2023.

**Discounts are subject to funding limitations and may be suspended when limit is met.**

## Do you need HELP With Winter Heating?

Washington Gorge Action Program (WAGAP) staff will process Energy Assistance applications for seniors 60 and older and Jill or Doreen from Senior Services will be there to process Klickitat County PUD electric Senior discounts for those 62 and older at the following locations in November. Call Senior Services at 509-493-3068 or 509-773-3757 for more information. Proof of annual income for all household members will be required.

White Salmon Pioneer Center, 501 NE Washington Street:

Wed., Nov. 16th 10am to 1pm

Goldendale Klickitat PUD public meeting room 1313 S. Columbus Avenue.

Thursday, November 17th 10am to 1pm.

### LIHEAP Low Income Energy Assistance for Seniors through WAGAP.

**You will need to bring:** Proof of current household income which can be verified with your most recent bank statement or your current award letter; Proof of physical address;

Copy of utility bill (that you are applying for help with);SS cards for ALL household members; ID for all adults

# About the Medicare Savings Programs

There are four programs in Washington State:

## PROGRAM 1

### Qualified Medicare Beneficiary (QMB) Program

- Pays Part A and Part B premiums
- Pays deductibles
- Pays co-payments except for prescriptions

## PROGRAM 2

### Specified Low-Income Medicare Beneficiary (SLMB)

- Pays Part B premium

## PROGRAM 3

### Qualified Individual Program (QI-1)

- Pays Part B premium

## PROGRAM 4

### Qualified Disabled Working Individual (QDWI)

- Pays Part A premium

Medicare Savings Programs Income and Resource Standards				
Type of Medicare Program			Monthly Income (Individual)	Monthly Income (Couple)
Program	1	QMB	Up to \$1,133	Up to \$1,526
Program	2	SLMB	Up to \$1,359	Up to \$1,831
Program	3	QI-1	Up to \$1,529	Up to \$2,060
Program	4	QDWI	Up to \$2,265	Up to \$3,072

Effective 4/1/2022

*Assets allowed for an individual .....\$8,400*

*Assets allowed for a couple .....\$12,600*

\*The QDWI program for the working disabled has special earned income deductions so you will need to call for assistance in determining eligibility for this program.

*Assets for QDWI allowed for an individual ..... \$4,000*

*Assets for QDWI allowed for a couple ..... \$6,000*

You can Apply:

\* On the Internet, go to this website: [washingtonconnection.org](http://washingtonconnection.org), OR call Jill or Doreen at Klickitat County Senior Services and they can assist you with an application. OR

- You can call the Health Care Authority at 1-800-562-3022, extension 16129 to have an application mailed to you.



Events take place at the Pioneer Center 501 NE Washington Street, White Salmon unless otherwise indicated

# White Salmon Events

## November 2022

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	<i>Events take place at the Pioneer Center 501 NE Washington Street unless other-</i>					
		1 8:30 to 9:30 Hatha Yoga  2pm Strong People	2  <b>Live Music</b>  <b>12pm Senior Lunch</b>	3 8:30 to 9:30 Hatha Yoga  2pm Strong People	4	5
6 	7  <b>Live Music</b>  <b>12pm Senior Lunch</b>	8 8:30 to 9:30 Hatha Yoga  2pm Strong People	9  <b>12pm Senior Lunch</b>	10 8:30 to 9:30 Hatha Yoga  2pm Strong People	11 <b>Veterans Day</b>  <b>Office Closed</b>	12
13	14  <b>12pm Senior Lunch</b>	15 8:30 to 9:30 Hatha Yoga  2pm Strong People	16  <b>Live Music</b>  <b>12pm Senior Lunch</b>	17 8:30 to 9:30 Hatha Yoga  2pm Strong People	18	19
20	21  <b>Live Music</b>  <b>12pm Senior Lunch</b>	23 8:30 to 9:30 Hatha Yoga  2pm Strong People	23  <b>12pm Senior Lunch</b>	24 <b>Thanksgiving Office Closed</b>  	25 <b>Office Closed</b>	26
27	28  <b>12pm Senior Lunch</b>	29 8:30 to 9:30 Hatha Yoga  2pm Strong People	30  <b>Live Music</b>  <b>12pm Senior Lunch</b>			

# November 2022 Menu

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 GD & Lyle Baked Fish	2 WS Tuna Casserole	3 GD & Lyle Tuna Casserole	4	5
6 	7 WS Chicken Chow Mein	8 GD & Lyle Chicken Chow Mein	9WS Salisbury Steak	10 GD & Lyle Salisbury Steak	11 <b>Veterans Day</b> <b>Office Closed</b>	12
13	14 WS Sweet and Sour Chicken	15 GD & Lyle Sweet and Sour Chicken	16WS Sloppy Joes	17 GD& Lyle Sloppy Joes	18	19
20	21 WS Spaghetti	22 GD & Lyle Spaghetti	23 WS Roast Turkey	24 <b>Thanksgiving</b> <b>Office Closed</b> 	25 <b>Office Closed</b>	26
27	28 WS Chef Salad	29 GD & Lyle Chef Salad	30 WS Beef Stew		<b>Menu</b> <b>Subject to</b> <b>Change</b>	

Klickitat County Senior Services has reopened congregate meal sites at the following locations:

- Pioneer Center Senior Services, 501 NE Washington Street, White Salmon meal is served at 12pm on Mondays and Wednesdays.
- Lyle Lions Community Center, 503 Lewis & Clark Hwy, Lyle meal is served at 12pm on Tuesdays.
- Goldendale Senior Center, 115 E. Main Street, Goldendale meal is served at 12pm on Tuesdays and Thursdays.

Home Delivered Meals will continue to be provided to Seniors (60+) and spouse or caregiver in home with Senior if qualified. Please contact our office for more information on eligibility for home delivered meals.

Call Klickitat County Senior Services to sign up: Goldendale: 509-773-3757  
White Salmon: 509-493-3068 Toll Free: 1-800-447-7858

The Goldendale Senior Center is owned & operated by a non-profit Senior Center Board. Klickitat County Senior Services leases space at the Goldendale Senior Center for the Senior Meal and some special events.

# Goldendale Events November 2022

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		<p>1 10am Foot Care w/ Kit</p> <p>12pm Senior Lunch</p> <p>1pm Exercise</p>	2	<p>3 12pm Senior Lunch</p> <p>1pm Exercise</p>	<p>4 Senior Shopping Trip to Hood River Call MATS to sign up</p>	5
<p>6</p> 	7	<p>8 10am Foot Care w/ Kit</p> <p>12pm Senior Lunch</p> <p>1pm Exercise</p>	<p>9 Recovery Café Pop up Café 10am to 2pm lunch, crafts, support group</p>	<p>10 12pm Senior Lunch</p> <p>1pm Exercise</p>	<p>11 Veteran's Day</p> <p>Office Closed</p>	12
13	14	<p>15 10am Foot Care w/ Kit</p> <p>12pm Senior Lunch</p> <p>1pm Exercise</p>	<p>16 Recovery Café Pop up Café 10am to 2pm lunch, crafts, support group</p>	<p>17 12pm Senior Lunch</p> <p>1pm Exercise</p>	<p>18 Senior Shopping trip to The Dalles Call MATS to sign up</p>	19
20	21	<p>22 10am Foot Care w/ Kit</p> <p>12pm Senior Lunch</p> <p>1pm Exercise</p>	<p>23 Recovery Café Pop up Café 10am to 2pm lunch, crafts, support group</p>	<p>24 Office Closed</p>	<p>25 Office Closed</p>	26
27	28	<p>29 10am Foot Care w/ Kit</p> <p>12pm Senior Lunch</p> <p>1pm Exercise</p>	<p>30 Recovery Café Pop up Café 10am to 2pm lunch, crafts, support group</p>	<p>Goldendale Sr (60+) Shopping Trips There must be at least 6 seniors that sign up in order for the trip to take place.</p>	<p>Call Alyssa our Transportation Coordinator in Goldendale at 509-773-3060 to sign up.</p>	





Here are 25 simple ways to make GRATITUDE a part of everyday.

1. Tell someone you love them and how much you appreciate them.
2. Notice the beauty in nature each day.
3. Nurture the friendships you have, good friends don't come along every day.
4. Smile more often.
5. Include an act of kindness in your life each day.
6. Call your loved ones more often.
7. Volunteer for organizations that help others.
8. Don't gossip or speak badly about anyone.
9. Remember to compliment your friends and family when they look good.
10. Write a card to someone you haven't seen in a while and tell them something nice.
11. Keep a gratitude list and add to your gratitude list daily, at least one more thing each day.
12. When you think a negative thought, try to see the positive side in the situation.
13. Commit to one day a week when you won't complain about anything.
14. Try to take note when people do a good job and give recognition when it's due at work.
15. Reward effort, if someone does something nice for you, do something nice for them.
16. Thank the people who serve you in the community — the shopkeeper, the bus drivers, etc.
17. Say thank you for the little things your loved ones do for you, things you normally take for granted.
18. Embrace challenges and turn them into opportunities to grow.
19. Be thankful when you learn something new.
20. See the growth opportunity in your mistakes.
21. Help your friends see the positive side to life.
22. When times are bad, focus on your friends who are at your side.
23. When time is good, notice and help others.
24. Make gratitude a part of family life, share it with each other during meal time.
25. Focus on your strengths.

*gratitude,  
changes everything*

Share the benefits of gratitude with family and friends.

Be the change you want to see in the world by making gratitude a part of each day. If we all practice gratitude more regularly, the world will be a better place.

# **The Area Agency on Aging & Disabilities of Southwest Washington's Caregiver Corner**

## **Finding Time for Yourself as a Caregiver**

Finding time to dedicate to yourself with no outside distractions is challenging enough during the best of times. But when you're a caregiver—especially a “sandwich generation” caregiver who is juggling work tasks with parenting and managing the care of an older loved one—spare time might feel like a myth. The COVID-19 pandemic also blurred the lines between personal time and time spent on outside responsibilities. When everything from work to school to hobbies was happening at home, home no longer felt like a place for peace and relaxation for many. Self-care came secondary to caring for the world at large in the face of a global crisis. And though the situation is continuing to improve, those habits can be hard to break.

Research shows that respite—a period of time taken away from responsibilities dedicated to relaxation and relief—can reduce negative mental health effects like burnout, stress and tiredness. Respite can also give you much needed moments to focus on yourself during times when you're overwhelmed by the needs of others.

Here are just a few ways you find time for yourself as a caregiver:

### **1. Explore ARCH National Respite Network**

The [ARCH National Respite Network](https://archrespite.org) and Resource Center ([archrespite.org](https://archrespite.org)) was created to help caregivers locate respite and crisis care services. The ARCH Network can help you find more information on Adult Day Centers in your area, as well as care providers that can help support you and your loved one when you need a break.

### **2. Reclaim relaxation spaces in your home**

During the pandemic, many people had to convert rooms in their home to offices, work spaces and school rooms for children attending classes remotely. Places that used to be dedicated to reading, exercise, relaxation, or quiet time became associated with work responsibilities, which often made it hard to use the room for anything else.

If this happened to you, make an effort to reclaim a room you can go to for moments of privacy. Time your use of this room for when children or older loved ones are occupied with other tasks. Whenever you need a moment, go to this room to take a breath, meditate, listen to music, do a quick exercise routine, read a book or work on a personal project. Leave your concerns at the door and enjoy the time you have to yourself while it's yours to have.

### **3. Recognize that destressing can take simple forms**

One barrier many have to taking time for self-care is feeling they have no large chunks of time to give. But relaxation doesn't have to mean a week vacationing in Florida or a three-hour trip to the cinema. Destressing can involve whatever gives you a moment of peace, pulls you away from the source of your exhaustion and reenergizes you. A long vacation can certainly boost your mood, but so can things you can easily work into your everyday life. You can't go to your favorite singer's concert every day, for example, but you can watch performance videos on YouTube and set aside some time to listen to their new music.

If you feel like you can't sacrifice even small windows of time, that is a sign that your current schedule needs to change. No one should be so overburdened that they have no time to spare on their own interests and wellness.

### **4. Create a backup plan for when you need a break**

There may be days when you can't do everything alone, and that's completely understandable. But before those days come, it helps to have a plan in place as to who's going to step up and help you. Build a network of family, friends, and services who you can reach out to when you need to. It can help to break this contact list down by tasks. For example, your loved one's neighbor might be willing to help with errands, while a local transportation service may offer support in helping older adults to medical appointments.

Most importantly, remember that your needs matter, too, and it's not selfish to take care of yourself.

By: Julie Hayes, MS, Content Manager at Benjamin Rose Institute on Aging Contact the Area Agency on Aging and Disabilities of Southwest Washington at 360-694-8144 or [ClarkADRC@dshs.wa.gov](mailto:ClarkADRC@dshs.wa.gov) or Klickitat County Senior Services at 509-493-3068 or 509-773-3757 or [kcssinfo@klickitatcounty.org](mailto:kcssinfo@klickitatcounty.org) to learn more about supports available to family caregivers. Article content is provided by Active Daily Living.

#### **November is National Family Caregiver's Month**

It is a time to thank, support, educate, and advocate for the more than 50 million family caregivers across the country. During Family Caregiver's Month, we will encourage family caregivers to take four steps every day to empower family caregivers to act on behalf of themselves and their loved ones, and to remove barriers to health and well-being:

**Believe** in Yourself.

**Protect** your Health.

**Reach** out for Help.

**Speak** up for your Rights.

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509 773-3757

PO BOX 1877  
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White Salmon, WA 98672  
509 493-3068

**Non-Profit Organization**

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Honor

The theme for Veterans Day 2022 is "Honor." Veterans are proud of their military service in defending our Nation. Honor reflects the military value and tradition of answering the call to duty. There is distinct honor in serving to protect our way of life and the Constitution of the United States of America.

Who do you honor on Veterans Day?



While those who died are also remembered, Veterans Day is the day set aside to thank and honor ALL those who served honorably in the military - in wartime or peacetime.