

senior living

Thursday, October 24, 2019



ADVERTISING SUPPLEMENT TO
THE MORNING JOURNAL

It Pays to Compare Using Medicare's New Plan Finder

Explore your options before the end of Open Enrollment

(Family Feature) Medicare's Open Enrollment period gives everyone with Medicare the opportunity to review their options and decide whether they want to keep their current plan or make changes for coverage beginning Jan. 1, 2020. You can keep your current plan if you're happy with it, but you must make a selection between Oct. 15 and Dec. 7.

Comparing plans pays. This is the one time of the year for you to review your current Medicare Advantage or Part D prescription coverage and see if you have better options based on changes to the current plans, your budget or your health needs.

Medicare's most used tool, the Plan Finder, has a new look and features, making it easier to learn about and compare coverage options, shop for health and drug plans and feel confident choosing a plan that best meets your needs.

Plan Finder provides a personalized experience through a mobile-friendly and easy-to-use design to help users learn about different options. The tool walks through the enrollment process from start to finish and allows users to view and compare Part D and many of the supplemental benefits that Medicare Advantage plans offer. It also features a star rating system which gives an overall rating of the plan's quality and performance for the types of services each plan offers.

Take Action Before Open Enrollment Ends

Medicare Open Enrollment ends Dec. 7. Now is the time to act if you want to enroll in or make changes to your Medicare health or prescription drug plan for coverage beginning Jan. 1, 2020. If your current coverage still meets your needs, you don't have to do anything. If you miss the Open Enrollment deadline, you will likely have to wait a full year before you are able to make changes to your Medicare coverage.

For more information, visit [Medicare.gov](https://www.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. If you need help in a language other than English or Spanish, let the customer service representative know the language. You can also create a [MyMedicare.gov](https://www.medicare.gov/my) account to manage your personal information like medical conditions, allergies and implanted devices or sign up to get your "Medicare Summary Notices" (eMSNs) electronically.

Help in your community is available. Get personalized health insurance counseling at no cost to you from your State Health Insurance Assistance Program (SHIP). Visit [shiptcenter.org](https://www.shiptcenter.org) or call 1-800-MEDICARE for your SHIP's phone number.

More information about Medicare is



also available on the Medicare Facebook page and by following @MedicareGov on Twitter.

Get Help Paying for Prescriptions

Anyone who has Medicare can get prescription drug coverage. Some people with limited resources and income may also be able to get Extra Help to pay for monthly premiums, annual deductibles and prescription co-payments related to a Medicare prescription drug plan. If you have limited income and resources, you may qualify for Extra Help to pay for some health care and prescription drug costs.

Medicare estimates more than 2 million people with Medicare may

be eligible for Extra Help but aren't currently enrolled in the program. To qualify, your annual income must be less than \$18,735 a year (\$25,365 for married couples). Even if your annual income is higher, you may still qualify. Your resources must also be limited to \$14,390 (\$28,720 for married couples). Resources include bank accounts, stocks and bonds, but not your house, car or life insurance policies.

To see if you qualify, apply online at secure.ssa.gov/i1020/start or call 1-800-772-1213.

Information provided by the U.S. Department of Health & Human Services.

Simple ways to lower your risk for type 2 diabetes

A healthy lifestyle can help people live life to the fullest. There are many components to a healthy lifestyle, and few may be as influential as prevention.

Preventive measures to reduce one's risk for various diseases can have a long-lasting effect, helping people maintain their independence well into their golden years. In addition, a proactive approach that focuses on disease prevention can

improve the chances men and women will get to spend their retirement years doing whatever they please.

One disease that can be especially limiting is type 2 diabetes. According to the National Institute on Diabetes and Digestive Kidney Diseases, diabetes occurs when blood glucose levels are too high. Blood glucose, sometimes referred to as "blood sugar," comes from the foods a person eats and is the main source of energy for his or her

body. Insulin helps glucose from food get into the body's cells so they can use it for energy. However, in certain instances, such as when a person has type 2 diabetes, the body does not make enough — or any — insulin. When that occurs, glucose stays in the blood, never reaching the cells it's supposed to help. The NIDDK notes that, over time, excessive levels of glucose in the blood can cause a host of health problems.

Type 2 diabetes, the most common form of the disease, occurs when the body does not make or use insulin well. While it might seem as though people are helpless to stop this from occurring, the NIDDK notes that type 2 diabetes can be delayed or even prevented. In fact, the NIDDK cites three key ways that people can lower their risk for type 2 diabetes.

- Lose weight and keep extra

Brighten Someone's Day

The Lorain Community Senior Center, 3361 Garfield Blvd, Lorain, Ohio continues to grow which now indicates the need for a more diverse variety of activities. It will start to expand the primary morning events to include afternoons for more time choices and preferences.

Therefore there is a need for Volunteers to share their hobbies, their talents, teach a class, present programs, their travels, play cards and any other activities in areas the older adult population would enjoy. This also offers blending life skills and once again socialization that leads to the enjoyment of making new friends.

All scheduling of activities will start in 2020.

A beautiful new woodshop will be available that is very much in demand also ceramic classes with a ceramic instructor that draws large attendance featuring variety items.

The Center is also a site for the outstanding "Free Food for Seniors Box Program" from Second Harvest Food Bank which is 35 to 40 lbs of food for those that qualify. A nice feature is if you are unable to pick up your food box you may have someone as a selected proxy to pick it up for you.

Community events at the Center continue to



increase and are successful as educational, fun and intergenerational which promotes family unity. The seniors like the idea of the events offering something for all ages. On-going renovations continue to develop and memberships thrive as seniors spend their day at the Lorain Community Seniors Center.

Brighten Someone's Day and volunteer.

Contact Barb at 440-288-4040.

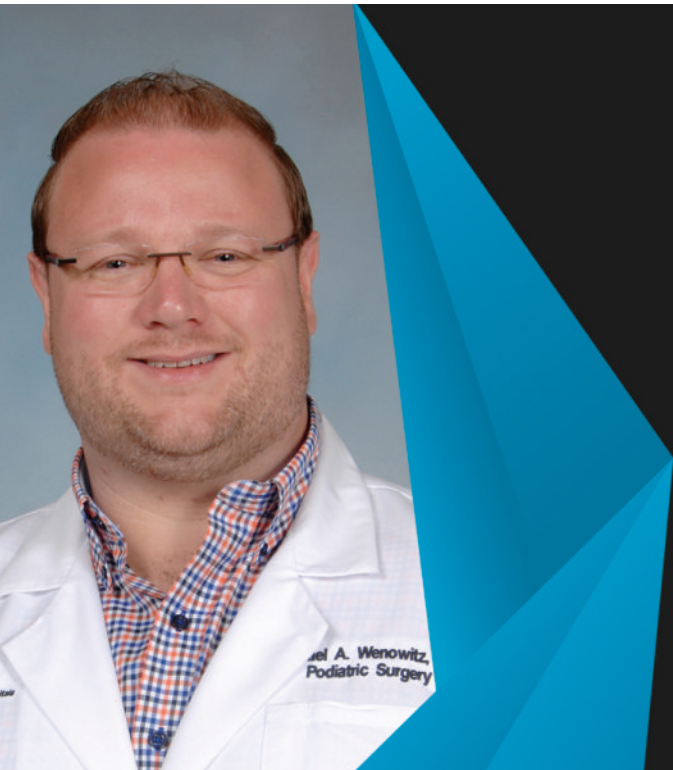


How to combat dementia and memory loss

Alzheimer's Disease International says that there were approximately 50 million people living with dementia in 2017. Experts predict that number will roughly double every 20 years, highlighting just how pervasive dementia is across the globe.

Dementia describes symptoms affecting memory, thinking and social abilities. The Mayo Clinic says dementia can become so severe that it interferes with daily life. Alzheimer's disease is the most common cause of progressive dementia, though there are other causes as well. Dementias can result from frontotemporal lobar degenerations, vascular disorders, Parkinson's disease, and Lewy Body disease.

SEE PAGE 13



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5 Questions to Ask When Planning for Long-Term Care

(Family Features) You may not want to consider a time when you might not be able to fully take care of yourself, but the reality is there is almost a 70% chance someone turning 65 today will need some type of long-term care service and support in his or her lifetime, according to the U.S. Department of Health and Human Services.

Even if you've worked hard to save for retirement and create the financial security you want in the future, the need for long-term care could throw a wrench into even the most well-thought-out plans and impact you and your loved ones' finances.

Consider these questions as you begin the long-term care planning process.

What is long-term care?

Different from traditional medical care that treats illnesses and injuries, long-term care includes services

designed to help you maintain your quality of life and perform everyday activities even if age, illness, injury or a severe cognitive impairment make it a challenge to take care of yourself for an extended period of time. Long-term care services help with common daily functions including dressing, bathing and eating, and even skilled nursing services such as giving medication.

When should you start thinking about long-term care planning?

Because you never know when a need for care may arise, planning for care when you are younger and healthier can provide additional options as you're more likely to qualify for coverage. Plus, cost is based on your age when you apply, so waiting can end up costing you more. Some people are beginning to plan as early as in their 40s.

SEE PAGE 7



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The Senior Years can be mailed to you for a very special limited time introductory offer! All First time subscribers can sign up for only \$10 for their first year subscription!!! Renewal rates will be at \$14.

The Senior Years (a non-profit publication provided by the LCOOA) contains pertinent information about today's health issues, recipes, current events, club news, senior services and is generously supported by local advertisers.

Your subscription fee supports senior programs such as the food pantry, home delivered meals, transportation

for seniors, benefits assistance to name just a few.

As a special incentive, when you sign up for the first time or renew your current subscription now through December 31, 2019, we will put your name in a free drawing for a chance to win great gift card prizes!!! These prizes are monetary amounts towards grocery, restaurant, personal care and home hardware stores donated by our loyal supporters.

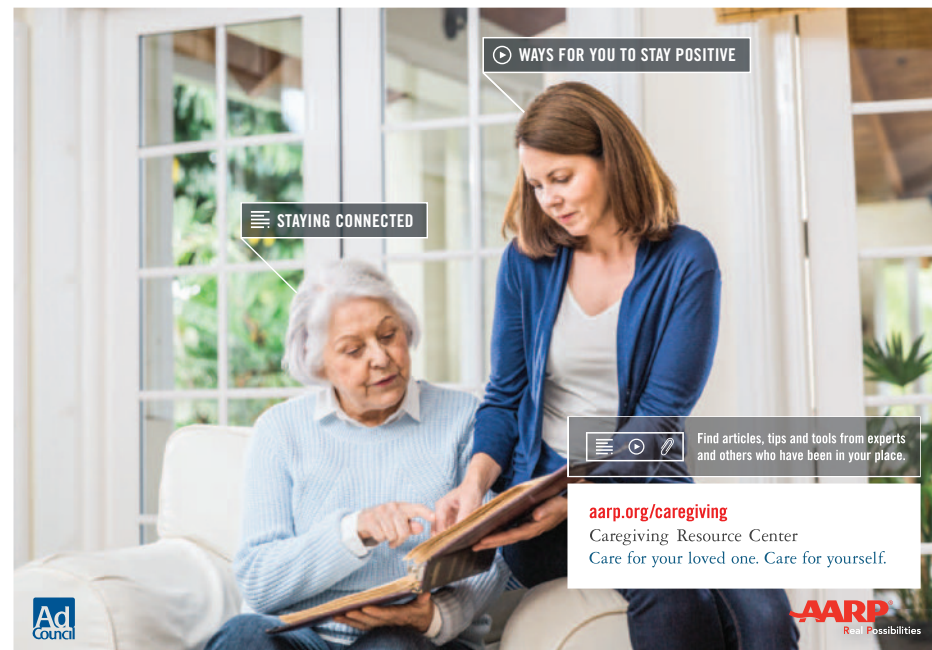
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You can also give a subscription as a gift to another recipient. Please include the gift recipient's name, address and phone as well as your name and phone number so you both can be entered in the drawing. For more information about senior programs, volunteer opportunities and if you need assistance, please call 440-326-4800.

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LONG-TERM CARE FROM PAGE 5

How much does long-term care cost?

Long-term care costs vary depending on where you live, the type of care provided and the setting. Home-care services average \$24-\$135 per hour, according to the New York Life Cost of Care Survey, while private rooms in nursing homes can cost more than \$100,000 a year.

Long-term care is generally not covered by health insurance, and government programs like Medicare or Medicaid have limitations, which often isn't discovered until care is needed. However, New York Life offers long-term care options to AARP members and provides specially trained agents who can provide guidance. The agents can work with you and your family to create a customized plan based on your financial goals, helping protect your assets should you ever require long-term care.

Where is care provided?

Long-term care can be provided in a variety of settings, including at home, in an assisted-living facility or in a nursing home depending on the amount and type of care needed. In fact, some insurance plans cover care on a part-time basis by a family member or home health worker. Planning ahead can allow for more control over how and where you receive care.

How much coverage do you need?

The amount of coverage you need typically varies based on several considerations including budget, age, the type of care expected and how much of your assets and income you may be willing to use to offset the care costs. You don't have to cover your entire risk - choosing a modest amount of coverage can still provide benefits and help protect other assets.

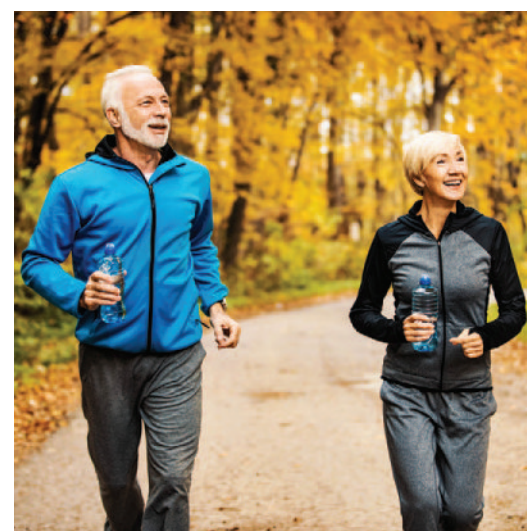
While planning for long-term care can seem daunting, you can find more benefits and information to make the process easier at aarp.org/benefits.

TYPE 2 DIABETES FROM PAGE 2

pounds off. People should speak with their physicians about their body weights to determine if they're currently overweight or obese or maintaining healthy weights. If the doctor suggests losing weight, doing so can help prevent or delay diabetes. Each individual is different, but the NIDDK notes that losing between 5 and 7 percent of your starting weight may help delay or prevent diabetes.

- Become more physically active. The NIDDK lists a sedentary lifestyle among the many factors that can increase a person's risk for type 2 diabetes. By embracing physical activity, getting at least 30 minutes of exercise five days per week, people can delay or prevent diabetes. People who have been physically inactive for a long period of time should ask their physicians to recommend appropriate activities that can help their bodies adjust to being physically active.

- Eat less and eat healthy. A diet



that's high in vitamins and nutrients can help people delay or prevent type 2 diabetes. Small portions can help people control their caloric intake, reducing the likelihood that they will become overweight or obese.

Prevention is a great way for people to reduce their risk for type 2 diabetes, a potentially debilitating yet often preventable disease.

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Cleaning gutters used to be a dreaded part of homeowner maintenance. A necessary but dangerous chore. For those that did not want to risk their lives climbing the ladder, the only options available were either hiring a neighborhood kid to do it (those days are long gone), or trying to install a gutter screen which would likely get clogged and eventually blow away. That was the twenty five years ago and boy have things evolved. We now have smart phones, drones, self-parking cars..... and professional gutter protection.

Many home improvement companies such as roofers, window dealers, and handymen may sell gutter guards, but the products offered may not be a permanent solution. They typically use gutter protection as a source of extra income and the products offered are very similar to what's available at the big box stores. These are often screens and filters which in most cases, still need to be cleaned. This does not accomplish the goal of staying off the ladder. Don't be fooled... ALL screens can clog.

There are many different names in the gutter protection industry but most of them seemed to be called "gutter or leaf something" Deciding on a solution may be a little confusing at first, but the main goal should be to choose the best performing product and have it installed by the right company. Think local and call a company that's focused on gutter protection only. This way you can feel confident that all of their attention is being focused on the task at hand.

The Gutter Cover Company has

been specializing in gutter protection in Northeast Ohio for over twenty years now. Proudly located in Elyria, they're a family owned local business that employs hard working, knowledgeable people who take pride in their work while at your home. With an impressive proven track record of satisfied customers, they have an A+ BBB rating and excellent Angie's List and Home Advisor reviews.

The Gutter Cover team will clean, tighten, re-seal, and properly align your gutters and then install the best gutter cover on the market, Gutter Topper. Manufactured right here in Ohio, Gutter Topper is a solid aluminum cover that has earned numerous excellent reviews from the top consumer research companies in the country. Independent product testing showed that Gutter Topper can handle heavy downpours up to 22" of rain per hour, 110mph winds, and 300lbs/ft. without failing. Due to a unique sloped and smooth self-shedding design, not even spinners, pine needles, shingle grit, or seed pods can clog the gutter. It's available in 14 colors and also has a patented "bird block" system. Gutter Topper can be installed over the existing gutters if they're in decent condition, and if they're not, new seamless gutters are also available. When installed, a lifetime transferable warranty ensures that the gutters will be free-flowing forever.

The Gutter Cover Company also offers a safe and effective way to stop big icicles and ice damming. This is NOT the old-fashioned zig-zag roof wires. An optional add-on product called Heater Cap can be installed with or without Gutter Topper which gently heats the gutter area with a self-regulated heat cable. An aluminum

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Jim Carbone -- Owner, Gutter Cover Co.

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Owner of Integrity Foot and Ankle Associates, Michael A. Wenowitz, DPM is a board qualified surgeon with the American Board of Foot and Ankle Surgery. He has extensive training, completing a three-year surgical residency at University Hospitals. He is a graduate of Kent State University College of Podiatric Medicine and Kent State University College of Architecture. On his free time, he enjoys spending time with his wife Lisa, their dog Rusty (who is also the office pawdiatrist), and traveling with

friends and family.

On staff we are lucky to have Doctor David J. Hintz DPM, MPH, CPH who has been in practice for 39 years. Dr. Hintz is a graduate of Ohio State University, and Ohio College of Podiatric Medicine; he received his Master's Degree in Public Health from Cleveland State University.

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SEE PAGE 13

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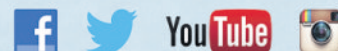
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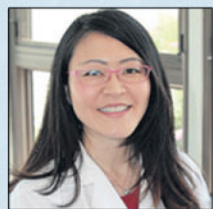
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◀ **Joan Lunden**, journalist, best-selling author, former host of *Good Morning America* and senior living advocate.

DEMENTIA AND MEMORY LOSS FROM PAGE 3

Depending on the cause, some dementia symptoms may be reversible. For example, medical professionals have discovered a link between insulin resistance and the development of dementia. Insulin resistance, which results from eating too many carbs and sugar and not enough fat, is a major factor that contributes to Alzheimer's disease, according to The Women's Alzheimer's Movement. Some scientists now refer to Alzheimer's as "Type 3 diabetes." Cutting out sugar and refined carbs and adding lots of good fats may prevent and even reverse pre-dementia in many aging adults.

Using an animal model, researchers at Temple University Health System discovered that a drug blocking inflammatory molecules known as leukotrienes can reverse tau pathology, the second most important lesion in the brain in patients with Alzheimer's. This can bring hope that medication may help reverse Alzheimer's instead of just mitigating symptoms.

Other ways to prevent or reverse dementias involve preventing the brain pathology that occurs. For example, reducing the risk of stroke can prevent vascular dementias. Dementia risks linked to infections and immune disorders may be lowered by making dietary changes or taking appropriate medications

for conditions.

The Mayo Clinic also says nutritional deficiencies, such as dehydration and not getting enough vitamins B1, B6 and B12, can cause dementia-type symptoms. Dementias linked to heavy metal poisoning also may be resolved with treatment.

In addition, people can take proactive approaches to preventing aging of the brain even if they aren't yet suffering cognitive decline. A proactive approach can include:

- getting adequate sleep;
- controlling stress levels;
- getting thyroid and reproductive hormone levels checked and treated, if necessary;
- exercising daily, aiming for at least 30 minutes;
- Eating healthy fats like omega-3 fatty acids, which are found in fatty fish, coconut oil, olive oil, whole nuts, eggs, and some seeds; and
- reducing consumption of sugar and processed carbohydrates.

Combatting dementia can involve an array of strategies aimed at helping people reduce their risk and possibly even reverse course.

PETER FOX FROM PAGE 8

Audiologist says, "We started from scratch and built the practice into North Central Ohio's premier hearing care facility. Then, as it is still today, our guiding commitment is "We're HEAR to Help" our friends and neighbors hear on the North Coast."

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It's time to talk about Alzheimer's.



alz.org/ourstories

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THE ESCALATING PROBLEM OF SENIOR HUNGER AND ISOLATION



UNITED STATES 2019

OUR NATION'S SENIOR POPULATION IS GROWING EXPONENTIALLY



1 IN 5 AMERICANS is 60 or older



WITH **12,000 MORE** turning 60 each day



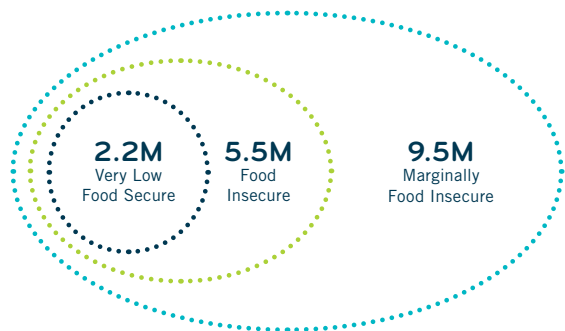
79 YEARS Average life expectancy today

This population is set to reach **118M BY 2060** – more than **DOUBLE** the number in 2010



LEAVING MORE AND MORE AMERICANS AT RISK OF HUNGER AND ISOLATION

NEARLY 9.5 MILLION SENIORS ARE THREATENED BY HUNGER
5.5M OF WHICH ARE FOOD INSECURE OR VERY LOW FOOD SECURE.



1 IN 4 SENIORS LIVES ALONE



1 IN 5 FEELS LONELY

and social isolation among older adults is associated with an extra **\$6.7 BILLION** in Medicare spending each year

AND WHILE HUNGER AND ISOLATION CAN AFFECT ANYONE WITH LIMITED MOBILITY AND DECLINING HEALTH, FINANCIAL STRAIN MAKES THEM MUCH WORSE



7.1 MILLION SENIORS LIVE IN POVERTY

THAT'S AN INCOME OF **\$234 A WEEK OR LESS**, which, after housing, utility and medical expenses, leaves very little for food



Older adults living in poverty are nearly twice as likely as those living above poverty level to have limitations in their ability to live independently.

Northridge Health Center

The Northridge Health Center has been serving the needs of the local community for over 30 years, providing short-term rehab, long-term care and outpatient physical, occupational, and speech therapies in a state of the art rehab gym.

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At The Northridge, we are very proud to provide you the quality of care you deserve. Our continually high ratings in Quality Measures from CMS, ensures you will be taken care of in the best possible way.

Accepting Medicare, Medicaid, private pay, and many insurance products allows The Northridge to care for a vast majority of the surrounding community, meeting their short-term rehab and long-term care needs in a recently remodeled facility.

Stop in today for your personalized tour to see how The Northridge Health Center can meet your short-term rehab and long-term care needs. We are conveniently located at 35990 Westminister Avenue in North Ridgeville. Or call us at 440-327-8511. And we are available anytime at www.embassyhealthcare.net.

And remember...it's good to know us before you need us!



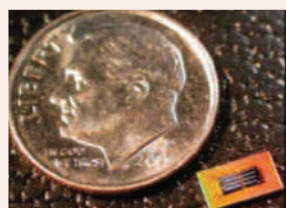
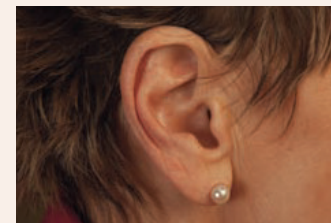
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