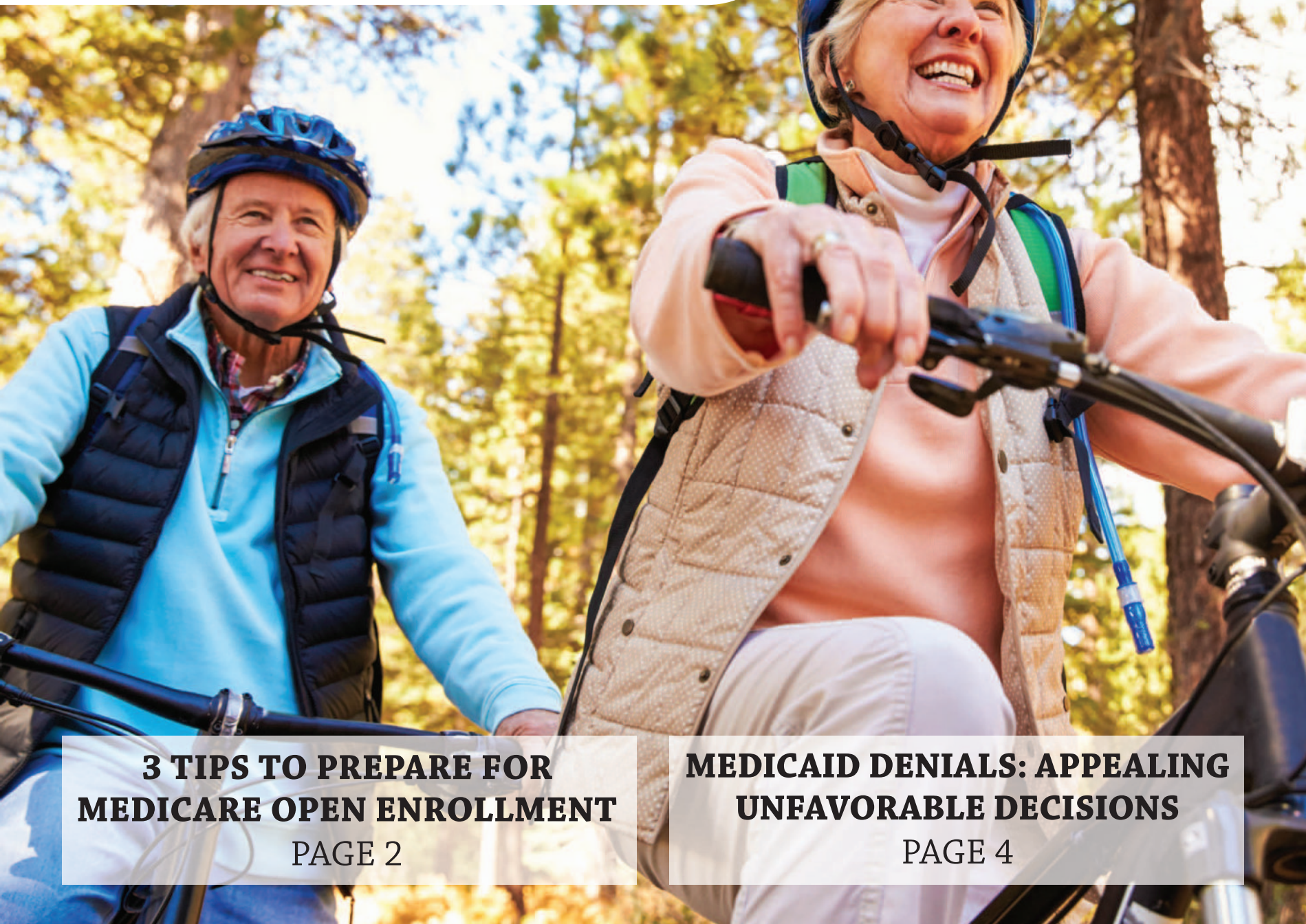


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Thursday, October 21, 2021

**BIKING THE TRAILS OF THE
LORAIN COUNTY METRO PARKS
PAGE 10**



**3 TIPS TO PREPARE FOR
MEDICARE OPEN ENROLLMENT**

PAGE 2

**MEDICAID DENIALS: APPEALING
UNFAVORABLE DECISIONS**

PAGE 4



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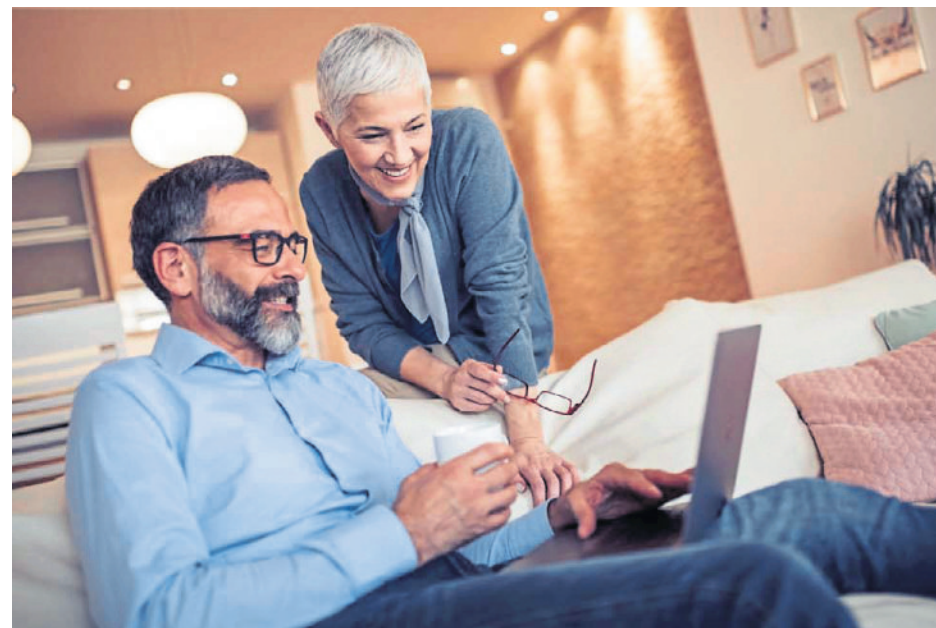
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Lorain County Office on Aging

320 N. Gateway Blvd., Second Floor, Elyria, OH 44035



3 Tips to Prepare for Medicare Open Enrollment

1) Review the Medicare & You Handbook

A helpful resource provided by Medicare.gov is the Medicare & You Handbook that offers current information for Medicare options and details.

2) Think About Your Medicare Needs

Now is the opportunity to think about your Medicare coverage needs for the year ahead. Consider changes in costs and benefits.

3) Preview Health and Prescription Drug Plans

Go over your existing coverage and create a list of your coverage details. This will be helpful for comparing your current coverage with other available plans.

Jeff Allison is a licensed Medicare agent in Amherst and can help make sure you have coverage that fits. 216-777-0153

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Did you know?

Health screenings are a vital component of preventative health care. Specific screenings for older adults can help them stay healthy. Healthline and WebMD recommend older adults schedule these routine tests. The frequency of the screenings may depend on individuals' health histories, so each test should be discussed with a physician during adults' annual checkups.

- Blood pressure check
- Blood test to check cholesterol and triglyceride levels
- Colorectal cancer exam starting at age 50
- Weight screening to check for gains or losses
- Prostate cancer screening for men age 70 and older
- Breast exam and mammogram for women, starting at age 40
- Pap smear and HPV tests at the recommended intervals advised by a doctor
- Hearing test
- Osteoporosis test
- Shingles and pneumococcal vaccines
- Eye exam
- Periodontal exam once per year



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10am & 2pm

November 16, 2021

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Avon, OH 44011
10am & 1pm

November 8, 2021

The Hotel at Oberlin

10 East College Street
Oberlin, OH 44074
10am & 1pm

November 20, 2021

American Legion Post 83

3615 Hayes Avenue
Sandusky, OH 44870
10am

November 9, 2021

Norwalk Eagles Club 711

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Norwalk, OH 44857
10am & 2pm

November 30, 2021

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Medicaid Denials: Appealing Unfavorable Decisions

By Attorney George Aljoe

The Medicaid application process is difficult and time consuming. The highly complex rules can trip up even the most careful of applicants. So, what happens if Medicaid denies your application?

Medicaid eligibility decisions are first made at the county level as each

Department of Job and Family Services is responsible for determining Medicaid eligibility for those who reside in their county. You, the applicant must provide all the necessary verifications to the county so they can determine eligibility. If the county finds that certain eligibility criteria are not met, or that you have not

timely provided the needed information, they will deny the case. At that point, you can appeal the decision. If benefits are going to stop, they will continue until your appeal is resolved if you appeal within 10 business days.

The first level of appeal is called a State Hearing, and a hearing officer will conduct an informal proceeding. The county will have to show why the application was denied. You then have an opportunity to make your case, with the hearing officer asking questions as well. Once the evidence is presented a written decision is issued a few days later. The hearing officer may uphold the denial, or they may overrule the denial and return the case to the county with instructions. Rarely, the hearing officer will overrule the county and order the case to be approved. Often cases are incorrectly denied because a verification is overlooked, or information is

entered incorrectly. These issues are straightforward to fix and can usually be done by you.

If your appeal is denied at the State Hearing level, you may appeal the hearing decision to the Department of Medicaid as an administrative appeal, and you must provide a detailed written legal argument as to why the county and state hearing officer are incorrect, generally done by an attorney. If this appeal is denied, you can appeal to the Court of Common Pleas, and from there all the way to the Ohio Supreme Court.

Most Medicaid appeals stop at the State Hearing level. Administrative appeals are rare and appealing beyond to the court is even rarer. Even so, you should always consult with a Medicaid attorney if your application is denied, so they can help handle your appeal or can explain why you were denied and help correct whatever is preventing you from being eligible.

Evaluating seniors' biggest expenses

New parents may not be able to visualize that one day their largest expenditures won't be centralized around providing necessities for their children. Adults go through many years of paying for diapers, toys, clothing, food, and education for their children. Yet, when the children have flown the coop, spending patterns change, and even more changes await come retirement.

According to a 2020 survey from the financial services firm Edward

Jones, 68 percent of workers soon to retire said they had no idea how much they should be setting aside for expenses, particularly health care and long-term care. Professionals approaching retirement would be wise to analyze the Consumer Price Index - Elderly (CPI-E). It is a good reference to estimate which future expenses will cost the most after retirement. The Bureau of Labor Statistics looks at consumer spending and uses various data to determine the rate of inflation in key areas that apply to

SEE PAGE 9



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It is that time of year again!

Medicare Annual Enrollment Period (AEP) runs from October 15th to December 7th each year. It is a critical time for Medicare beneficiaries to re-evaluate their current and future healthcare needs to ensure they're in the right plan for the new year. Since there are a lot of changes to the 2022 plans, it is strongly suggested to speak to a professional to review your options.

One of the hardest parts of enrolling in a Medicare plan is knowing which carrier and plan to select. There are literally hundreds of plans out there making it very difficult for people to know which one works best for them. Not only that, but there are countless commercials from national companies promising benefits that may or may not actually be available in your local market.

With My Medicare Network, our agents are all located right here in Lorain County and specialize in knowing the plans and benefits available to



Annual Enrollment is that time frame that Medicare beneficiaries can switch, drop or add Medicare Advantage Plans and/or Part D (Prescription Plans).

our seniors. We have the technology to compare all the major Medicare insurance providers for you, saving you time and making sure you are confident you have selected the appropriate plan for your needs.

Working with us, you will receive a dedicated agent that will continue to be available to you throughout the year to answer any questions you have about your plan, doctor changes or prescription drug changes. Plus, we will review your coverage options with you every year moving forward to make sure you are in a plan that continues to meet your needs.

Our services are available to you for free as our compensation is paid to us by the carriers we represent.

It is important to note that you will receive the same plans and pricing by working with us as you would if you worked with the carriers directly. So why not choose to work with a trusted agent right in your hometown!

Please remember the Key Points below:

Annual Enrollment is that time frame that Medicare beneficiaries can switch, drop or add Medicare Advantage Plans and/or Part D (Prescription Plans). A member can also change to a Medicare Advantage Plan if they had been previously on Original Medicare.

Compile a list of doctors you are currently seeing or want to be able

to see. If a preferred doctor is out of your network of providers, you can switch coverage to a plan that includes your preferred doctor during AEP.

Write down a list of your current prescriptions.

If your prescription needs change, you can switch/ add Part D coverage during AEP.

Determine what kind of additional coverage is needed (dental, vision, hearing, etc.).

Most Medicare Advantage plans include dental, vision and hearing, so it may be the right time for you to consider a change during AEP.

Please call our office at 440-793-7745 to schedule an appointment for your free review!

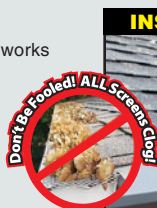
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Many home improvement companies such as roofers, window dealers and handymen may sell gutter guards, but the products offered may not be a permanent solution. They typically use gutter protection as a source of extra income to supplement their main business 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 plate then covers the cable which protects it, hides it, and helps spread the heat to a larger area. Controls are even located inside the warmth of your home. Heater Cap is perfect for problem areas and can also be installed on most existing gutter covers.

"Most of our competitors offer micro - screens and gutter guards that can require replacing ALL your gutters and downspouts. When you also factor in all the expensive TV and radio ads that they do, these big companies can often be quite pricey! We'd appreciate an opportunity to show you why we have been locally known for over 20 years as gutter protection specialists. Long and uncomfortable sales pitches are NOT our style. Our free estimate are always on time and quite casual. Give us a call and you'll see why Gutter Topper and Heater Cap are the best solutions for gutter protection and ice melting in Northeast Ohio." - Jim Carbone, Owner

Schedule a free estimate by November 30, 2021, and receive a \$300 discount on the purchase of either Gutter Topper or Heater Cap by mentioning this offer. Additional discounts are available for Seniors and Veterans. Call 440-366-0688 or 1-800-355-4367 today. View short videos of Gutter Topper and Heater Cap at gutterguard1.com.

Making Alzheimer's Just a Memory

An in-depth look at Alzheimer's and work to find a cure

(Family Features) Although the COVID-19 pandemic turned the world upside down, the rapid development of multiple vaccines has spurred hope that treatments - or even potential cures - may be found for other devastating conditions. One such candidate is Alzheimer's Disease.

Understanding Alzheimer's

The Alzheimer's Association defines the disease as a type of dementia that affects memory, thinking and behavior. While some degree of memory loss is common with age, Alzheimer's symptoms are significant enough to affect a person's daily life and typically only grow worse over time.

Early signs of Alzheimer's include trouble remembering new information, solving problems or completing familiar tasks. As the disease progresses, disorientation, confusion, significant memory loss and changes in mood or behavior may become apparent. Physical symptoms may include difficulty speaking, swallowing or walking.

Impact of Alzheimer's

Among people aged 65 and older, 1 in 9 (11.3%) has been diagnosed with Alzheimer's Disease, meaning more than 6 million Americans live with it. Worldwide, the World Health Organization estimates there are nearly 50 million people living with dementia, and Alzheimer's likely accounts for 60-70% of those. By 2050, this number

could rise as high as 13 million. Less commonly noted are the numbers of early-onset (under 65 years old) Alzheimer's patients within those figures. Up to 9% of global Alzheimer's cases are believed to be early onset, according to the World Health Organization.

According to a Harvard School of Public Health survey, Alzheimer's is second only to cancer among America's most feared diseases. However, data from the Alzheimer's Association shows Alzheimer's is the sixth-leading cause of death in the United States, a rate higher than breast cancer and prostate cancer combined.

Beyond the personal impact for those battling the disease and their loved ones, Alzheimer's Disease also takes a significant economic toll. The Alzheimer's Association predicts that in 2021, Alzheimer's and other dementias will cost the nation \$355 billion. By 2050, these costs could exceed \$1 trillion if no permanent treatment or cure for Alzheimer's is found. At the same time, more than 11 million Americans provide unpaid care for people with Alzheimer's and other dementias, an estimated 15.3 billion hours of care, valued at nearly \$257 billion.

Treatment Options

While there hasn't been enough significant progress in discovering a treatment or cure in the more than 100 years since Alzheimer's was first



identified in 1906, early diagnosis and treatment may improve the quality of life for patients. The disease affects each patient differently, so therapies vary widely depending on how far it has progressed and which symptoms are most prevalent. Some therapeutic approaches can address symptoms like sleep disruption and behavior while medication may be beneficial for treating other symptoms.

Founded in 2016 by Milton "Todd" Ault III, Alzamend Neuro, a preclinical-stage biopharmaceutical company, has been actively seeking a cure for Alzheimer's and concentrates on researching and funding novel products for the treatment of neurodegenerative diseases and psychiatric disorders. With two products currently in devel-

opment, the company aims to bring these potential therapies to market at a reasonable cost as quickly as possible.

Ault's stepfather is currently battling Alzheimer's, his mother-in-law died from the disease and he has three other family members suffering through it.

"Even though work has been done to find a cure for Alzheimer's, to me it hasn't been a full-court press," said Ault, whose many personal encounters with Alzheimer's have further fueled his passion to find a cure. "While there are no profound treatments today for Alzheimer's disease, we believe we can change that."

To learn more about treatments and therapies in development visit alzamend.com.

Practical Ways to Fast-Track a Cure

Some basic changes in the approach to disease research could accelerate progress for diseases like Alzheimer's, said Milton "Todd" Ault III, founder of Alzamend Neuro.

Ault believes recent advancements in vaccines and medical technology, combined with these five approaches, can help advance the search for a cure for Alzheimer's disease and other dementias.

Encourage public-private partnerships

The collaboration of government agencies and private industries was integral to the COVID-19 vaccine development. The cross-industry partnerships enabled a vaccine to get to market in less than one year despite detractors. Ault believes this model can be replicated for

other diseases and conditions.

Diversify the search

Because of its complexity, a cure for Alzheimer's will require expertise from a broad range of organizations including health and defense, biopharmaceutical firms, academic experts and those involved in Operation Warp Speed, the federal effort that supported multiple COVID-19 vaccine candidates simultaneously to expedite development.

Share standards and data

Focusing on a shared goal is vital to succeeding. This means looking for ways to share standards and collaborate with colleagues and competitors regardless of proprietary data, patents and other limitations.

Become the catalyst for a cure

When political will and government funding are insufficient or unable to drive change, the private sector can inspire action.

"The progress we are making is a result of the private investment dollars we secured and the way we have applied strategy and tenacity that comes from a successful business record," Ault said.

Learning from past successes

Aside from the result, there is a great deal to learn from the successful development of past drugs and vaccines. Social awareness and cultural demand are potential ways to stimulate faster production and approvals between public and private entities.





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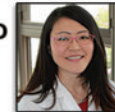
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Volunteers Seriously Needed at Lorain County Office on Aging

The LCOOA is in serious need of volunteer help to deliver meals to homebound older adults during week days in Lorain County. One day a week to one day a month, anything will help! This program is vital to ensuring our homebound older adults have access to a nutritious meal and a safety check when the volunteers deliver their meals. Mileage will be paid and drivers will use their own vehicles.



We are also in need of drivers to take seniors to and from medical appointments in Lorain County. LCOOA will provide free training. Mileage will be paid and drivers will use their own vehicles.

For more information, please call 440-326-4800 to speak to ... AmeriCorps Seniors RSVP volunteers. Please visit our website at www.lcooa.org or see our timely Facebook updates at www.facebook.com/lcooa/ and remember to LIKE us!!

BIGGEST EXPENSES FROM PAGE 4

older adults starting at age 62.

Individuals may be surprised to learn about where they'll be spending the bulk of their money when they get older. Here's a look at some key categories.

- **Housing:** According to data from the Employee Benefit Research Institute, in 2017, the most recent year for which data is available, housing accounted for roughly 49 percent of all spending for seniors. Focus should be centered on lowering those costs when a fixed income is imminent. The possibilities include paying off a mortgage; downsizing a home to have a lower rent or mortgage payment; refinancing a home to a fixed-rate loan so that costs are predictable; and taking on a tenant to offset costs.

- **Food:** The cost of food will not change dramatically, but it can eat into your budget. Even though food costs may decline when there's only two mouths to feed, food and beverage spending may go up due to more leisure time and dining out. Utilize senior discounts by shopping on days when stores offer percentages off purchases. Save money on restaurant spending by eating

out at lunch instead of dinner, splitting plates or skipping appetizers.

- **Healthcare:** Experts warn that while many expenses decline in retirement, health care spending increases. According to Fidelity, the average 65-year-old couple retiring in 2020 in the United States needed roughly \$295,000 just to cover their retirement health care expenses. Those with family histories of severe illnesses or those with preexisting conditions will need even more. It's also important to realize that roughly half of the population will need long-term care at some point, offers The Motley Fool, and that requires advanced budgeting as well. Many people find that Medicare supplement plans can bridge the gap in expenses that government-run plans will not cover. Saving through a health savings account (HSA) when employed also can create extra cash on hand for retirement expenses.

Understanding which retirement expenses will be high can help people plan better for the future.

86 MILLION AMERICANS MAYBE EVEN YOU, HAVE PREDIABETES. PERSON-ABOUT-TO-FACT-CHECK-THIS-FACT.

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NATIONAL PRESCRIPTION DRUG TAKE BACK DAY OCTOBER 23

The Mental Health, Addiction and Recovery Services Board of Lorain County is supporting National Prescription Drug Take Back Day on October 23 across Lorain County. In April 2021, Lorain County Drug Take Back events resulted in the collection of 3,883.7 pounds of prescription drugs. From 10 a.m. to 2 p.m., volunteers will provide free locking medication safes and other drug safety resources across the county at several locations. At locations without volunteers, visitors can drop off medications with law enforcement officers or other personnel for disposal. All are encouraged to clean out their medicine cabinets of potentially harmful drugs by safely disposing of them at this free, confidential annual event. The effort is led nationally by the Drug Enforcement Administration.

TO FIND A LOCATION NEAR YOU

<https://mharslc.org/events/national-prescription-drug-take-back-day-is-october-23>



BIKING THE TRAILS OF LORAIN COUNTY METRO PARKS

Bikes are a great way to explore the parks and get some exercise. North Coast Inland Trail is our longest bike trail at 13 miles and extends from Elyria to Oberlin to Kipton.



North Coast Inland Trail

Elyria to Kipton | 13 miles

The North Coast Inland Trail (NCIT) is a 12 foot wide, primarily asphalt paved trail, built over the abandoned Toledo, Norwalk and Cleveland Railroad and runs for 65 miles from Elyria to Toledo with some sections still being built. The Lorain County Metro Parks' portion runs from Elyria to Kipton, passing through Oberlin along the way. The northernmost end of the NCIT is the Gateway Trailhead, which is also the southernmost end of the Black River Bikeway.

Black River Bikeway

Elyria to Lorain | 11+ miles

The Black River Bikeway is an 11-mile trail that connects multiple reservations to each other beginning on the southern end in Elyria and ending on the northern end in Lorain. This trail offers multiple access points and trailheads and connects the North Coast Inland Trail, Cascade Park and Black River Reservation. While the majority of the trail runs through Lorain County Metro Parks' reservations, there are sections of the trail that travel through the city of Elyria on public sidewalks and roadways.

Black River Reservation

Elyria to Lorain | 6+ miles

The paved bike trail at Black River Reservation's southern end begins at the High Meadows picnic area and travels north through the the Bur Oak and Day's Dam picnic areas and comes to its northernmost point at Colorado Ave. (St. Rt. 611) in Lorain. The trail travels along the scenic Black River and over 2 large bridges that allow for bikers to look down on the river from the treetops. There are numerous scenic lookout points including a 0.5-mile offshoot trail that leads to a waterfall near the Day's Dam picnic area.

Beaver Creek Trail

Amherst | 3 miles

The Beaver Creek Trail is a paved trail that connects Hollstein Reservation to Amherst Beaver Creek Reservation. This short hike and bikeway is primarily located within the two Metro Parks Reservations, however there is a 1-mile section that is a dedicated, paved trail that travels adjacent to public streets.

Carlisle Reservation

LaGrange | 9+ miles

Carlisle Reservation's bike trail can be accessed by any one of the three park entrances (Duck Pond Picnic Area, Visitor Center, or Equestrian Center). The winding trail includes sections of paved asphalt, crushed stone and dirt with the majority of the trail being crushed stone. There are many twists and turns along this trail so make sure to bring your map!

Indian Hollow Reservation

Grafton | 4+ miles

(Mountain biking trail: 1+ miles)

Indian Hollow Reservation features two different biking paths. One at the Sheldon Woods section of the park, which has over 1 mile worth of dedicated mountain bicycling trails, as well as a portion of the trail that follows a railroad bed that once held the tracks that served the sandstone quarry that once thrived here. Scenic views of the Black River, sandstone outcrops and quarrying debris, and wildlife are plentiful along this trail also. The other path is located at Royal Oaks, the former golf course turned hiking, biking and fitness trail. This 1.9-mile crushed limestone path travels through beautifully scenic fields and features 3 catch-and-release ponds.

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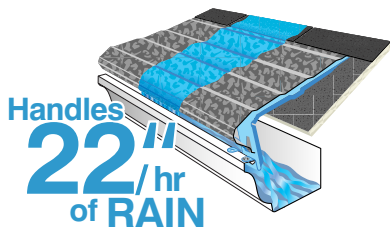
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