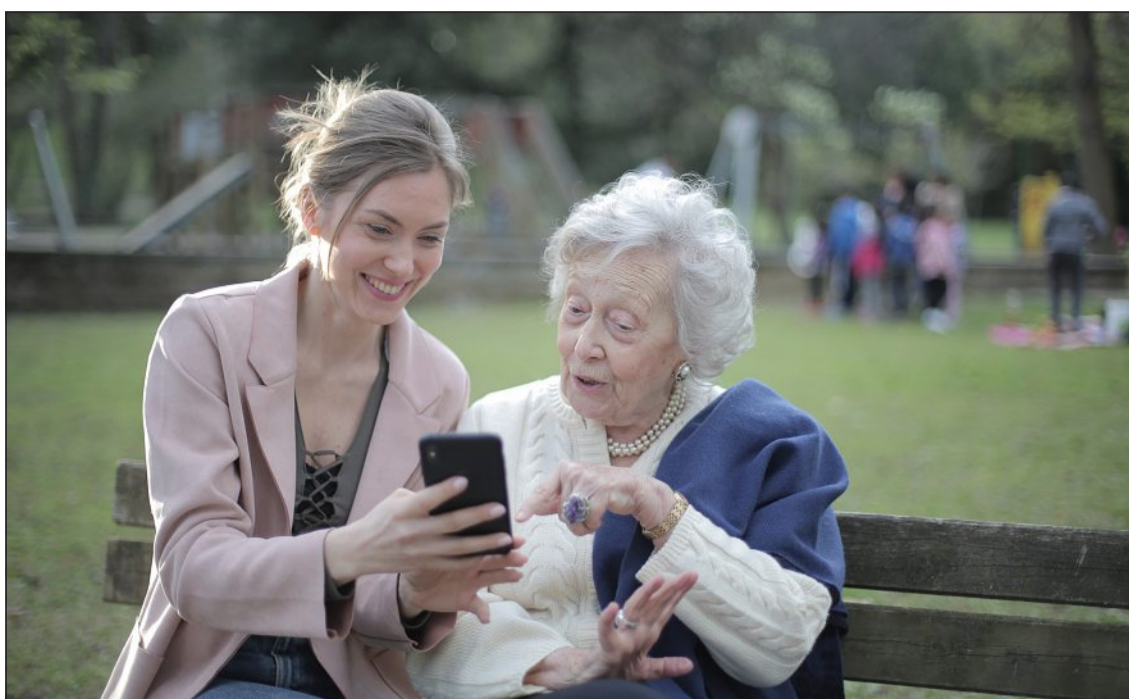


**MENTAL HEALTH**

# MANAGING MENTAL HEALTH AS WE AGE

Seniors are among the population that is affected in the United States.



FREE USAGE PHOTO

Social connectedness can have a positive impact on the emotional well-being of seniors.



FREE USAGE PHOTO

Mental health first aid classes teach the warning signs of someone who is struggling with mental health issues.

**By Courtney Diener-Stokes**  
For MediaNews Group

Tracy Behringer, a consultant with the Chester County Department of Mental Health/Intellectual & Developmental Disabilities, has a vantage point that gives her a view of the bigger picture facing our nation with regard to the current state of mental health.

“Overall, mental health in this country is suffering right now,” Behringer said.

She said that seniors are among the population who are affected.

Behringer, who serves as a community liaison for outreach and education for the department, emphasized that social connectedness can impact the overall well-being of seniors. The pandemic brought to light the negative effects of isolation on our aging population.

“A key thing is trying to find those socially connecting activities and the support they need to get that,” Behringer said. “Sometimes it’s harder for seniors to get out and do that due to mobility issues.”

Behringer said places like the

YMCA and senior centers positively benefit a person’s mental and emotional well-being through offering an opportunity for connectedness.

“The senior centers are great,” she said. “They focus on the overall well-being of the participants of their programs.”

The department offers mental health first aid training, which teaches adults how to spot red flags to help identify someone who is struggling, what to say and where you can direct them to get help. Their free training sessions are open to the community.

“These are older adults who are concerned about their family, friends and loved ones,” she said, referring to the majority of those who take the course.

Behringer said red flags include someone feeling sad or talking hopeless, which can indicate they are struggling with their overall emotional health or are suffering from anxiety or depression.

“Depression is not a natural part of aging,” Behringer said. “If someone starts behaving this way, it is not a normal part of being older and can be diagnosed

and treated.”

Behringer, who teaches the mental health first aid course, said demand for the training has increased significantly this year. Her classes, offered in-person and virtually, also serve as a preventative tool, such as a suicide prevention training she recently taught at Tel Hai retirement community in Honey Brook, in collaboration with Chester County Hospital. Tel Hai residents and employees attended the training.

“Older adults are at higher risk for suicide,” she said. “They may not have the financial stability they once had, have had a loss of loved ones and have medical conditions they are dealing with — all of this puts them at higher risk.”

She said there is heightened awareness around the topic of mental health with regard to seniors.

“Everyone is tuned into it right now,” she said, referring to those in her arena.

Jessica Jones, director of the Berks County Area Agency on Aging, discussed how more frequently her organization is com-

**MENTAL HEALTH » PAGE 2**



**“It’s just so easy to be happy here”**

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# Mental health

FROM PAGE 1

ing upon difficult situations where mental health plays a role. She explained their approach in all cases.

“We look at the entire person and help them address decisions that can meet all of their needs and link them to other resources and services outside of our agency when needed,” Jones said.

The agency is aware of all of the community resources available.

“When an individual is calling because they have mental health needs, our intake staff and care management staff are trained in different community resources and are able to provide information on the appropriate path for an individual to take to address mental health,” Jones said.

They also have a unique relationship with Berks County’s Office of Mental Health and Developmental Disabilities.

“We will consult with them if we are running up against a difficult situation

to discuss other resources and avenues where we can help individuals and families,” Jones said.

Anyone can use the agency as a resource, regardless of income level. That includes a family member of an older adult who is in need of support.

“We are also trained in other areas, from mental health to rental assistance,” Jones said.

Central Behavioral Health in Montgomery County is a resource for the county’s residents. The nonprofit community behavioral health center provides services to more than 6,000 individuals and families through more than 24 specialized programs.

Their programs cover a full spectrum of behavioral health services for seniors in addition to children, adolescents and adults.

Katie Walsh is COO of Central, where she has worked for the past 41 years in different capacities.

Geriatrics is an area of focus Walsh said they have concentrated on being more skillful in.

“That is a group of people who need help, and they are often reluctant to reach

out for it, or can be homebound,” she said. “We have a senior outreach service program where our therapist and senior case managers can go out to the homes to help them.”

The center’s mission is to provide behavioral health services to the Montgomery County community and help people recover.

“We support them with as many resources as we can so that they can live more meaningful lives,” Walsh said.

She said the pandemic has had an impact on a rise in anxiety and depression, which has led to an increasing need for people requiring mental health support.

“Every day we see more and more people being referred to us,” she said.

Walsh said it is often the caregiver who reaches out to seek support for their loved one. Sometimes a treatment plan includes therapy, which has become easier to access for those who are homebound.

“People can come to us for therapy, and we are doing so much more telehealth too,” she said. “Access to care has increased.”

## RESOURCES AVAILABLE

### Chester County Department of Mental Health/Intellectual & Developmental Disabilities’ mental health first aid classes

Learn to recognize, understand and respond to signs of mental health or substance use challenges in adults or young people. No clinical or mental health background is required. Classes begin with a two-hour online section, and participants receive national certification upon completion of the full course. Registration is required.

**For more information:** [www.chesco.org/4191/TrainingsWorkshops](http://www.chesco.org/4191/TrainingsWorkshops)

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**ment:** Call 610-344-6265 or for general information call 610-344-4626

### Berks County Area Agency on Aging

The mission of the Berks County Area Agency on Aging is to provide services, based on need, to all older Berks County residents and those with disabilities; empowering self-determination; advocating for their rights; and promoting the highest possible level of independence.

**For more information:** Visit [www.co.berks.pa.us/dept/aging](http://www.co.berks.pa.us/dept/aging) or call 610-478-6500.

### Central Behavioral Health

Central Behavioral Health of Montgomery County is a nonprofit community behavioral health center that provides service through specialized programs. Their programs cover a full spectrum of behavioral health services for seniors, in addition to children, adolescents and adults.

**For more information:** Visit [www.centralbh.org](http://www.centralbh.org) or call 610-277-4600

### National Suicide Prevention Lifeline

If you or someone you know is experiencing a mental health emergency, call 988.

## ASK RUSTY

# Surviving spouse benefits explained

By Russell Gloor



Russell Gloor

**DEAR RUSTY»** If I file at age 63 what percentage does my wife receive if I die? Does this percentage change if I wait to file closer to my full retirement age? And what does my wife receive if I die before I file for my benefits?

— Planning ahead

**DEAR PLANNING»** When you file for your own Social Security benefit will affect the survivor benefit your wife is entitled to as your widow. If you claim at age 63, her benefit as your widow will be based on your age 63 amount. If you wait longer to claim your own Social Security, your own benefit will be higher and so will your wife’s entitlement as your survivor.

In other words, your wife’s benefit as your widow will be based on the amount you are receiving when you die, and the longer you wait to claim your own Social Security, the higher your wife’s survivor entitlement will be.

Exactly how much your wife will get monthly as your widow depends also on her own age when she claims her survivor benefit. If you were to die first, your wife can claim a reduced survivor benefit as early as age 60 but doing so will result in a benefit which is 28.5% lower than it would be if she waits until her own full retirement age (67) to claim.

Survivor benefits do not reach maximum until the survivor reaches full retirement age (FRA) and, if claimed before that, the benefit will be reduced by 4.75% for each full year early, to a maximum reduction of 28.5%.

So, although your wife’s

base survivor benefit will be the actual (100%) amount you were receiving when you die, her monthly survivor payment will be reduced if she claims the survivor benefit before her FRA. It is an actuarial reduction of .396% less survivor benefit for each month prior to FRA the survivor benefit is claimed.

If you wait to file for your own benefit but die before you actually start collecting your benefits, your wife’s entitlement as your widow will be based upon the amount you were entitled to when you died. She will not lose her survivor benefit; it will be based upon the amount you were entitled to when you died, even though you had not yet claimed. Your wife can also delay claiming her survivor benefit until she reaches her FRA to maximize her benefit as your widow. But there is more to consider.

If your wife is working full time, it is often not prudent (and may not be possible) to collect Social Security benefits before reaching full retirement

age. That’s because of Social Security’s earnings test, which limits how much can be earned while collecting SS benefits before FRA. The earnings limit for 2022 is \$19,560 (changes yearly) and if that is exceeded SS will take away benefits equal to \$1 for every \$2 over the limit.

If the limit is significantly exceeded your wife could be temporarily ineligible to get benefits, until her earnings are less, or until she reaches her full retirement age (the earnings limit no longer applies when FRA is reached).

Finally, it’s important to note that all Social Security rules are gender-neutral, meaning that the rules apply equally to both spouses. But in any case, a surviving spouse can only get one benefit — either their own or their survivor benefit, whichever is highest.

*Russell Gloor is a certified Social Security adviser by the Association of Mature American Citizens: <https://amac.us/social-security-advisor>.*

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**VOLUNTEERING**

# State-trained counselors can help with Medicare confusion

**RSVP**

Medicare can be confusing. Understanding the complexities of Medicare can be quite an undertaking. Determining the best combination of plans takes research and expertise.

RSVP's PA MEDI counselors are state-trained and receive ongoing training on new plans being offered to Medicare recipients. Counselors offer sessions for free to inform beneficiaries on their best health care options.

Every year, Medicare offers an Open Enrollment period that runs from Oct. 15 to Dec. 7. This period allows recipients to assess their coverage and determine whether changing or adding plans would help create savings or provide more comprehensive coverage.

If you have a Medicare Advantage plan or a Part D drug plan, you should have received an annual notice of change report that describes any changes coming for the upcoming year. Plans typically announce some changes each year. It's advised to check that your prescriptions will still be covered and that your health care providers and pharmacies will still be in network.

"Many seniors are struggling financially, and a comparison of plans might result in significant savings" said Douglas Keene, RSVP's PA MEDI coordinator. "Over the course of last year, our counselors provided free counseling sessions to more than 2,000 local seniors about their best options in Medicare coverage."

"Many of these sessions were offered through Zoom to ensure the safety of the



Diane Duda

COURTESY OF RSVP

public and our counselors. We are always available to answer any questions."

Counselors can help people with lower incomes qualify for programs that help reduce Medicare-related costs. The federal program Extra Help, also known as Low Income Subsidy, helps with prescription drug costs. The state Pace/Pacenet program also helps with copays, coinsurance, deductibles and premiums.

Diane Duda retired a few years back, and after a brief pause during the pandemic and after tending to a family illness, decided she wanted to start volunteering to stay active.

"I found RSVP and decided on PA MEDI after looking through their website," Duda said. "After training and shadowing my mentor, I was ready to start counseling."

"I find that most people I speak with feel over-

whelmed because there is so much information to process and analyze and it's often not presented in an understandable way.

"I get a variety of questions from people who are just about to turn 65 asking whether they need to sign up for Medicare. If they are still working, and covered through their employer, they can wait until they retire to sign up. I also get a lot of questions about how to appeal a Medicare claim. I provide information on the multi-step process to submit an appeal."

Duda had a call from a man who was diagnosed with MS, and his recommended prescription, which was very expensive, was not covered under his plan.

"I did some research for him and found two plans out of 50 that covered his drugs" Duda said. "He ended up enrolling himself in one of those plans

and was able to save nearly \$100,000 per year.

"Another man said that he needed help with substance abuse and wanted to find a facility that could help him. We did some research and found a facility that would accept his plan."

**Resources**

A great resource to explore is [www.Medicare.gov](http://www.Medicare.gov). Here, you can create or view your own account, store medical records, sign up for Medicare for the first time at age 65, check or compare drug costs, find out which procedures are covered, find and research medical providers in your area and much more. Medicare can also be reached by calling 1-800-Medicare.

Taking the time to review available plans and speaking with a counselor can be a huge time saver. In Montgomery County, PA MEDI counselors offer free advice through RSVP (610 834-1040, ext. 120). In Delaware County, counselors are available through Senior Community Services (484) 494-3769, and in Chester County, through the Department of Aging (610) 344-5004.

Although Open Enrollment is the busiest time of year for PA MEDI counselors, RSVP volunteer counselors provide year-round services at expos, libraries, via Zoom sessions or through phone consultation. A list of public sessions can be viewed at <https://www.rsvpmc.org/upcoming-medicare-events>.

Nonprofit RSVP's programs improve the lives of vulnerable populations by focusing on education and wellness. For information on volunteering, visit [rsvpmc.org](http://rsvpmc.org), email [volunteer123@rsvpmc.org](mailto:volunteer123@rsvpmc.org) or call 610-834-1040, ext. 123.

**PROMOTING SENIOR WELLNESS**



COURTESY OF THE HICKMAN

Tom, a resident of The Hickman, gets his flu shot.

# Common myths about the flu vaccine uncovered

**The Hickman**

Without a doubt, autumn is here — cue the pumpkin spice lattes, apple cider donuts, changing leaves, cozy scarves, and ... flu shots?

That's right. If you have not yet gotten your flu vaccine or have been on the fence about whether to even get one at all this year, don't delay — especially if you are a senior.

The Centers for Disease Control and Prevention recommends getting your flu vaccine during September and October for the best protection against the virus.

Furthermore, for the first time this year the CDC is recommending one of three higher-dose or adjuvanted flu vaccines instead of the standard vaccine for those age 65 and older.

**VACCINE MYTHS » PAGE 4**

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COURTESY OF THE HICKMAN

Josie, a resident of The Hickman, celebrates her 93rd birthday by getting a flu shot.

## Vaccine myths

FROM PAGE 3

Unfortunately, a bit of misinformation exists about the flu vaccine, so let us take a moment to clear up some of the myths to highlight its importance and ensure that you do all you can to protect yourself this upcoming flu season.

### Myth No. 1: Getting the flu vaccine will give me the flu

Truth: You cannot get the flu from the flu vaccine. If you develop flu-like symptoms after being vaccinated, it is likely because you had already contracted to virus prior to getting the vaccine, you caught the flu before your vaccine had taken full effect (about two weeks after receiving the shot), or you contracted a variant of the flu other than the one you were vaccinated for.

### Myth No. 2: I'm healthy, so I don't need a flu shot

Truth: Getting sick with the flu can absolutely make otherwise healthy people sick enough to miss a considerable amount of work or school. The flu is a serious illness that can lead to hospitalization, especially for those who are already at higher risk of severe illness, including seniors.

### Myth No. 3: I already got a flu shot last year, so I'm protected

Truth: Flu vaccines are recommended yearly, and here's why. Not only does the effectiveness of the vaccine wane over time, the various strains of the flu that are circulating are constantly changing. Not only will last year's flu vaccine likely not be strong enough anymore to protect you this year, but it's also likely that it is not formulated to protect against this year's strain anyway.

### Myth No. 4: I can just wait to get the flu shot

### until the flu ramps up in my community

Truth: After receiving the flu shot, it takes about two weeks for it to offer its full protection. If you wait until the flu is already spreading in your community, you're taking the chance that you could become infected during that two-week window instead of ensuring you are immunized from the get-go.

### Myth No. 5: The flu vaccine alone is enough to protect me from getting the flu

Truth: While vaccination plays a key role in overall protection from the flu, additional lifestyle habits such as washing hands, maintaining proper nutrition, and avoiding others who are ill are no less important in protecting yourself against illness.

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SENIOR STRUGGLES



People shop at a home improvement store in Bethesda, Md.

TRIBUNE NEWS SERVICE

# Anxious older adults try to cope with limited budgets

By Judith Graham  
Kaiser Health Network

Economic insecurity is upending the lives of millions of older adults as soaring housing costs and inflation diminish the value of fixed incomes.

Across the country, seniors who until recently successfully managed limited budgets are growing more anxious and distressed. Some lost work during the COVID-19 pandemic. Others are encountering unaffordable rent

increases and the prospect of losing their homes. Still others are suffering significant sticker shock at grocery stores.

Dozens of older adults struggling with these challenges — none poor by government standards — wrote to me after I featured the Elder Index, a measure of the cost of aging, in a recent column. That tool, developed by researchers at the Gerontology Institute at the University of Massachusetts-Boston, suggests that 54% of older women who

live alone have incomes below what's needed to pay for essential expenses. For single men, the figure is 45%.

To learn more, I spoke at length to three women who reached out to me and were willing to share highly personal details of their lives. Their stories illustrate how unexpected circumstances — the pandemic and its economic aftereffects, natural disasters and domestic abuse — can result in unanticipated precarity in later life, even for people who

LIMITED BUDGETS » PAGE 6

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## Limited budgets

FROM PAGE 5

worked hard for decades.

### Betty Cohen

"After 33 years living in my apartment, I will have to move since the new owners of the building are renovating all apartments and charging rents of over \$1,800 to 2,500/month which I cannot afford," Cohen said.

Cohen, 79, has been distraught since learning that the owners of her Towson, Md., apartment complex are raising rents precipitously as they upgrade units. She pays \$989 monthly for a one-bedroom apartment with a terrace. A similar apartment that has been redone recently went on the market for \$1,900.

This is a national trend affecting all age groups: As landlords respond to high demand, rent hikes this year have reached 9.2%.

Cohen has been told that her lease will be canceled at the end of January and that she'll be charged \$1,200 a month until it's time for her apartment to be refurbished and for her to vacate the premises.

"The devastation, I cannot tell you," she said during a phone conversation. "Thirty-three years of living in one place lets you know I'm a very boring person, but I'm also a very practical, stable person. I never in a million years would have thought something like this would happen to me."

During a long career, Cohen worked as a risk manager for department stores and as an insurance agent. She retired in 2007. Today, her monthly income is \$2,426: \$1,851 from Social Security after payments for Medicare Part B coverage are taken out, \$308 from an individual retirement account, and \$267 from a small pension.

In addition to rent, Cohen estimates she spends \$200 to \$240 a month on food, \$165 on phone and internet, \$25 on Medicare Ad-

vantage premiums, \$20 on dental care, \$22 for gas and \$100 or more for incidentals such as cleaning products and toiletries.

That doesn't include non-routine expenses, such as new partial dentures that Cohen needs (she guesses they'll cost \$1,200) or hearing aids that she purchased several years ago for \$3,400, drawing on a small savings account. If forced to relocate, Cohen estimates moving costs will top \$1,000.

Cohen has looked for apartments in her area, but many are in smaller buildings, without elevators, and not readily accessible to someone with severe arthritis, which she has. One-bedroom units are renting for \$1,200 and up, not including utilities, which might be an additional \$200 or more. Waiting lists for senior housing top two years.

"I'm miserable," Cohen told me. "I'm waking up in the middle of the night a lot of times because my brain won't shut off. Everything is so overwhelming."

### Carrie England

"It's becoming too expensive to be alive," England said. "I've lost everything and break down on a daily basis because I do not know how I can continue to survive with the cost of living."

England, 61, thought she'd grow old in a three-bedroom home in Winchester, Va., that she said she purchased with her partner in 1999. But that dream exploded in January 2021.

Around that time, England learned to her surprise that her name was not on the deed of the house she'd been living in. She had thought that had been arranged, and she contacted a legal aid lawyer, hoping to recover money she'd put into the property. Without proof of ownership, the lawyer told her, she didn't have a leg to stand on.

"My nest was the house," she said. "It's gone. It was my investment. My peace of mind."

England's story is complicated. She and her part-

ner ended their longtime romantic relationship in 2009 but continued living together as friends, she told me. That changed during the pandemic, when he stopped working and England's work as a caterer and hospitality specialist abruptly ended.

"His personality changed a lot," she said, and "I started encountering emotional abuse."

Trying to cope, England enrolled in Medicaid and arranged for eight sessions with a therapist specializing in domestic abuse. Those ended in November 2021, and she hasn't been able to find another therapist since.

"If I wasn't so worried about my housing situation, I think I could process and work through all the things that have happened," she told me.

After moving out of her home early in 2021, England relocated to Ashburn, Va., where she rents an apartment for \$1,511 a month. (She thought, wrongly, that she would qualify for assistance from Loudoun County.) With utilities and trash removal included, the monthly total exceeds \$1,700.

On an income of about \$2,000 a month, which she scrambles to maintain by picking up gig work whenever she can, England has less than \$300 available for everything else. She has no savings.

"I do not have a life," she said. "I don't do anything other than try to find work, go to work and go home."

England knows her housing costs are unsustainable, and she has put her name on more than a dozen waiting lists for affordable housing or public housing. But there's little chance she'll see progress on that front anytime soon.

"If I were a younger person, I think I would be able to rebound from all the difficulties I'm having," she told me. "I just never foresaw myself being in this situation at the age I am now."

LIMITED BUDGETS » PAGE 9

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TRIBUNE NEWS SERVICE

Food stamps have become even more important as food inflation runs around 10%.

# While inflation takes a toll on seniors, billions of dollars in benefits go unused

By **Judith Graham**  
Kaiser Health Network

Millions of older adults are having trouble making ends meet, especially during these inflationary times. Yet many don't realize help is available, and some notable programs that offer financial assistance are underused.

A few examples: Nearly 14 million adults age 60 or older qualify for aid from the federal Supplemental Nutrition Assistance Program (also known as food stamps) but haven't signed up, according to recent estimates.

Also, more than 3 million adults 65 or older are eligible but not enrolled in Medicare Savings Programs, which pay for Medicare premiums and cost sharing.

And 30% to 45% of seniors may be missing out on help from the Medicare Part D Low-Income Subsidy program, which covers plan premiums and cost sharing and lowers the cost of prescription drugs.

"Tens of billions of dollars of benefits are going unused every year" because seniors don't know about

them, find applications too difficult to complete, or feel conflicted about asking for help, said Josh Hodges, chief customer officer at the National Council on Aging, an advocacy group for older Americans that runs the National Center for Benefits Outreach and Enrollment.

Many programs target seniors with extremely low incomes and minimal assets. But that isn't always the case: Programs funded by the Older Americans Act, such as home-delivered meals and legal assistance for seniors facing home foreclosures or eviction, don't require a means test, although people with low incomes are often prioritized. And some local programs, such as property tax breaks for homeowners, are available to anyone 65 or older.

Even a few hundred dollars in assistance monthly can make a world of difference to older adults living on limited incomes that make it difficult to afford basics such as food, housing, transportation and health care.

But people often don't know how to find out about

benefits and whether they qualify. And older adults are often reluctant to seek help, especially if they've never done so before.

"You've earned these benefits," Hodges said, and seniors should think of them "like their Medicare, like their Social Security."

Here's how to get started and some information about a few programs.

### Getting help

In every community, Area Agencies on Aging, organizations devoted to aiding seniors, perform benefits assessments or can refer you to other organizations that conduct these evaluations. (To get contact information for your local Area Agency on Aging, use the Eldercare Locator, a service of the federal Administration on Aging, or call 800-677-1116 on weekdays during business hours.)

Assessments identify which federal, state and local programs can assist with various needs — food, housing, transportation, health care, utility costs and other essential items. Often, staffers at the agency will help seniors fill out ap-

**INFLATION » PAGE 8**

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## Inflation

FROM PAGE 7

plication forms and gather necessary documentation.

A common mistake is waiting until a crisis hits and there's no food in the refrigerator or the power company is about to turn off the electricity.

"It's a much better idea to be prepared," said Sandy Markwood, chief executive officer of USAging, a national organization that represents Area Agencies on Aging. "Come in, sit down with somebody, and put all your options on the table."

Older adults who are comfortable online and want to do their own research can use BenefitsCheckUp, a service operated by the National Council on Aging, at [benefitscheckup.org](http://benefitscheckup.org). Those who prefer using the phone can call 800-794-6559.

### Aid with food expenses

Some aging organizations are adapting to heightened demand for help from seniors by focusing attention on core benefits such as food stamps, which have become even more important as food inflation runs around 10%.

The potential to help seniors with these expenses is enormous. In a new series of reports, the AARP Public Policy Institute estimates that 71% of adults age 60 and above who qualify for the Supplemental Nutrition Assistance Program haven't signed up for benefits.

In some cases, older adults may think benefits are too small to be worth the hassle. But seniors who lived alone received an average of \$104 in food stamps per month in 2019. And at least 3 million adults 50 and above with very low incomes would receive more than \$200 a month, AARP estimates.

To combat the stigma that some older adults attach to food stamps, AARP has launched a marketing campaign in Atlanta and Houston explaining that "food prices are rising and we're all trying to stretch our grocery budgets," said Nicole Heckman, vice president of

benefit access programs at the AARP Foundation.

If the effort alters seniors' perception of the program and increases enrollment, AARP plans to do a major expansion next year, she said.

### Aid with health care expenses

AARP is also working closely with community organizations in South Carolina, Alabama and Mississippi that help older adults apply for Medicare Savings Programs and low-income subsidies for Part D prescription drug plans. It plans to expand this program next year to as many as 22 states.

The value of these health care benefits, targeted at low-income seniors, is substantial. At a minimum, Medicare Savings Programs will cover the cost of Medicare's Part B premiums: \$170 a month, or \$2,040 annually, for most seniors. For older adults with the lowest incomes, benefits are even broader, with cost sharing for medical services also covered.

"Even if you think you might not qualify, you should apply because there are different rules across states," said Meredith Freed, a senior policy analyst for KFF's Program on Medicare Policy.

Low-income subsidies for Part D prescription drug plans, also known as Extra Help, are worth \$5,100 annually, according to the Social Security Administration. Currently, some seniors get only partial benefits, but that will change in 2024, when all older adults with incomes below 150% of the federal poverty level (\$20,385 for a single person in 2022) will qualify for full Extra Help benefits.

Because these health care programs are complicated, getting help with your application is a good idea. Freed suggested that people start by contacting the State Health Insurance Assistance Program in their state (contact information can be found here). Other potential sources of help are the Medicare hotline (800-633-4227) and your state's

department of aging, which can direct you to community organizations that help with applications.

### Other kinds of assistance

Be sure to check out property tax relief programs for seniors in your area as part of a broader benefits checkup process.

Older adults with low incomes also can get assistance with high energy bills through the Low Income Home Energy Assistance Program. Your local utility company may also provide emergency relief to seniors who can't pay their bills. It's worth making a call to find out, advised Rebecca Liefert, the retired assistant director of a Chicago-area Aging and Disability Resource Center. These resource centers help people seeking access to long-term care services and are another potential source of assistance for older adults.

For veterans, "this may be the time to take a look at using your VA benefits," said Diane Slezak, president of AgeOptions, an Area Agency on Aging in suburban Cook County, Ill. "I run into a lot of people who are eligible for veterans benefits but not taking advantage of them."

### Barriers to getting help

Advocates for many programs note that agencies serving older adults are facing staff shortages, which are complicating the efforts to provide assistance. Low pay is a commonly cited reason. For example, 41% of Area Agencies on Aging report staff vacancies of up to 15%, while an additional 18% report vacancies up to 25%, according to Markwood. Also, agencies have lost significant numbers of volunteers during the covid-19 pandemic.

At the same time, demand for help has risen, and clients' needs have become more complex because of the pandemic and growing inflation.

"All of this is being amplified by the financial strains older adults are feeling," Markwood said.

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# Limited budgets

FROM PAGE 6  
Elaine Ross

“Please help!” Ross said. “I just turned 65 and (am) disabled on disability. My husband is on Social Security, and we cannot even afford to buy groceries. This is not what I had in mind for the golden years.”

When asked about her troubles, Ross, 65, talks about a tornado that swept through central Florida on Groundhog Day in 2007, destroying her home. Too late, she learned her insurance coverage wasn't adequate and wouldn't replace most of her belongings.

To make ends meet, Ross started working two jobs: as a hairdresser and a customer service representative at a convenience store. With her new husband, Douglas Ross, a machinist, she purchased a new home. Recovery seemed possible.

Then, Elaine Ross fell twice over several years, breaking her leg, and ended up having three hip replacements. Trying to manage diabetes and beset by pain, Ross quit working in 2016 and applied for Social Security Disability Insurance, which now pays her \$919 a month.

She doesn't have a pension. Douglas stopped working in 2019, no longer able to handle the demands of his job because of a bad back. He, too, doesn't have a pension. With Douglas' Social Security payment of \$1,051 a month, the couple live on just over \$23,600 annually. Their meager savings evaporated with various emergency expenditures, and they sold their home.

Their rent in Empire, Ala., where they now live, is \$540 a month. Other regular expenses include \$200 a month for their truck and gas, \$340 for Medicare Part B premiums, \$200 for electricity, \$100 for medications, \$70 for phone, and hundreds of dollars — Ross didn't offer a precise estimate — for food.

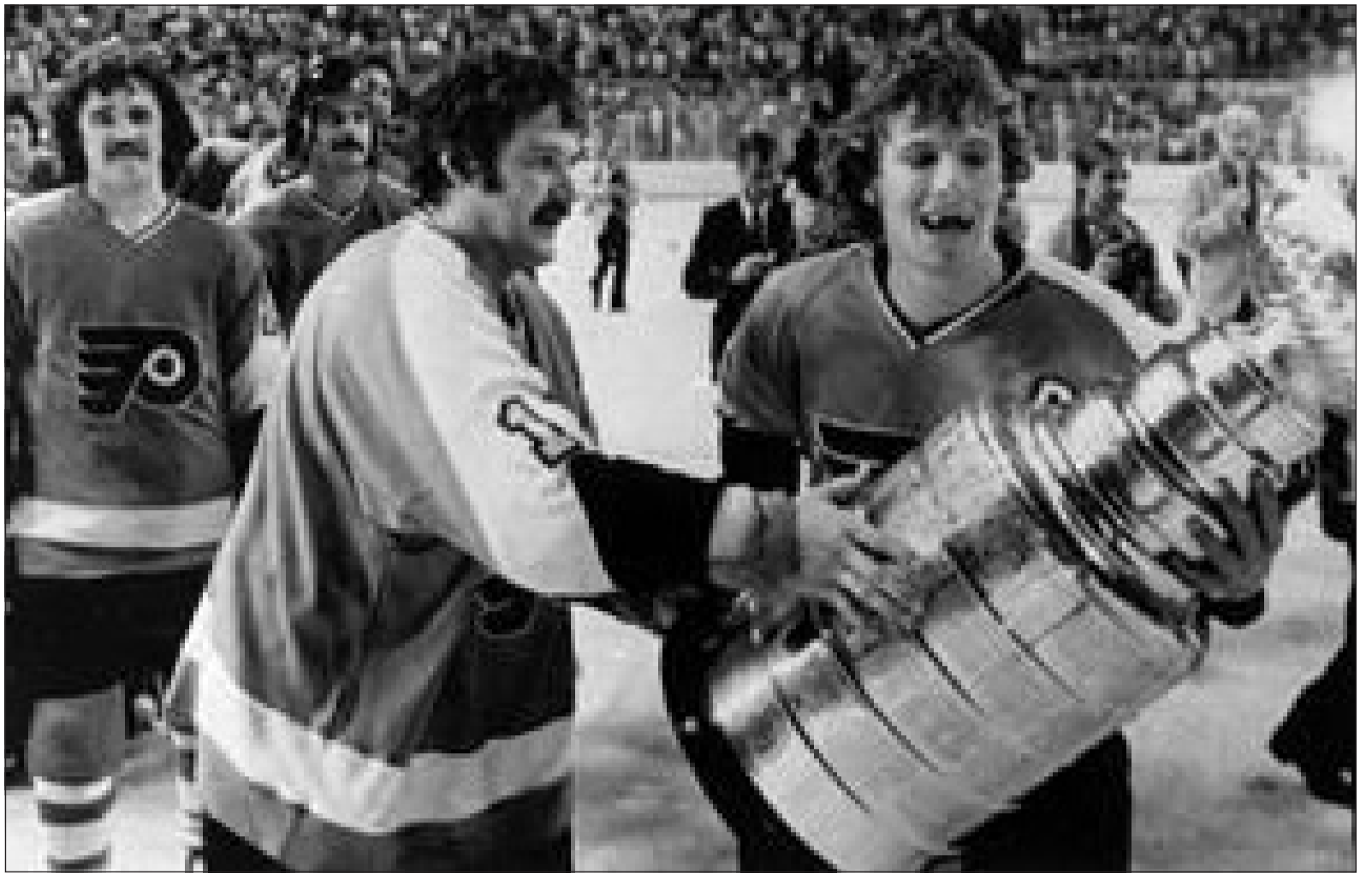
“All this inflation, it's just killing us,” she said.

Nationally, the price of food consumed at home is expected to rise 10% to 11% this year, according to the U.S. Department of Agriculture.

To cut costs, Ross has been turning off her air conditioning during peak hours for electricity rates, 1 p.m. to 7 p.m., despite summer temperatures in the 90s or higher.

“I sweat like a bullet and try to wear the least amount of clothes possible,” she said. “It's awful. I know I'm not the only old person in this situation, but it pains me that I lived my whole life doing all the right things to be in the situation I'm in.”

## SPOT OF T



Bobby Clarke, right, and Bernie Parent of the Philadelphia Flyers carry the Stanley Cup off the ice in Buffalo, N.Y., on May 28, 1975. The Flyers beat the Buffalo Sabres 2-0 to win their second consecutive NHL Stanley Cup.

# The phenomenon that is Philly fans

By Terry Alburger

Being a fan of Philadelphia sports teams is no easy feat some years. We know all too well the thrill of victory and the agony of defeat. We know the heartbreak of blown leads, the pain of player injuries, the slipping away of the season.

When things go south, we grieve, we vent, we scream, we cry. But one thing we do not do is give up. We know next year will be another emotion-packed season.

Through many lean years, we have mastered the art of saying, “There's always next year.”

And then every once in a while, that prediction comes to fruition!

If you are a true fan, you will vividly remember Feb. 4, 2018. The words “Philly Philly” will bring a smile to your face. The underdog Philadelphia Eagles, led by backup quarterback Nick Foles, stunned the New England Patriots and won the Super Bowl. These are the memories that get us through the bleak years.

I have been a Philly sports fan as far back as I can recall. Remember the Broad Street Bullies? (aka the Philadelphia Flyers) They had an incredible run in the mid-1970s, winning the Stanley Cup in 1974 and 1975.

As a school kid, my

notebooks were covered with phrases like “Only the Lord Saves More than Bernie Parent,” and “Jesus Saves but Clarke Scores on the Breakaway!”

I even remember the headline in the Philadelphia Inquirer in '74, something like, “Flyers Win the Cup, the City Dances with Joy!” Ah, the glory days!

Then came 1980. The Phillies won the World Series! The Flyers made it to finals! No, they didn't win, but what a ride. The Eagles also made it to the Super Bowl ... they didn't win either, but again, fans were deliriously happy with that season. The Sixers had a similar story, losing in the finals. But what a great year to be a Philly girl.

Philly fans are passionate. They are loyal. They love to celebrate, and they love their teams. They are vocal, they are true. The words fair-weather are not in their vocabulary. They are proud to sport their fan gear, no matter where they are.

Emotions are high for our Phillies and Eagles. Suffice it to say, the past few weeks have been a lot of fun. The Eagles are undefeated. The Fightins won their series against Atlanta to advance to the National League Division Series against the San Diego Padres. The excitement around Brittany

Pointe where I work is palpable. If you are a fellow sports nut, you get this. I sure hope after baseball season and then football season, I'll be able to say, “I'll see you at the parade!”

If you are not into sports, I hope this short walk down sports memory lane helps explain why we are the way we are. Don't even get me started on college sports.



Fans line Benjamin Franklin Parkway before a Super Bowl victory parade for the Philadelphia Eagles on Feb. 8, 2018, in Philadelphia.



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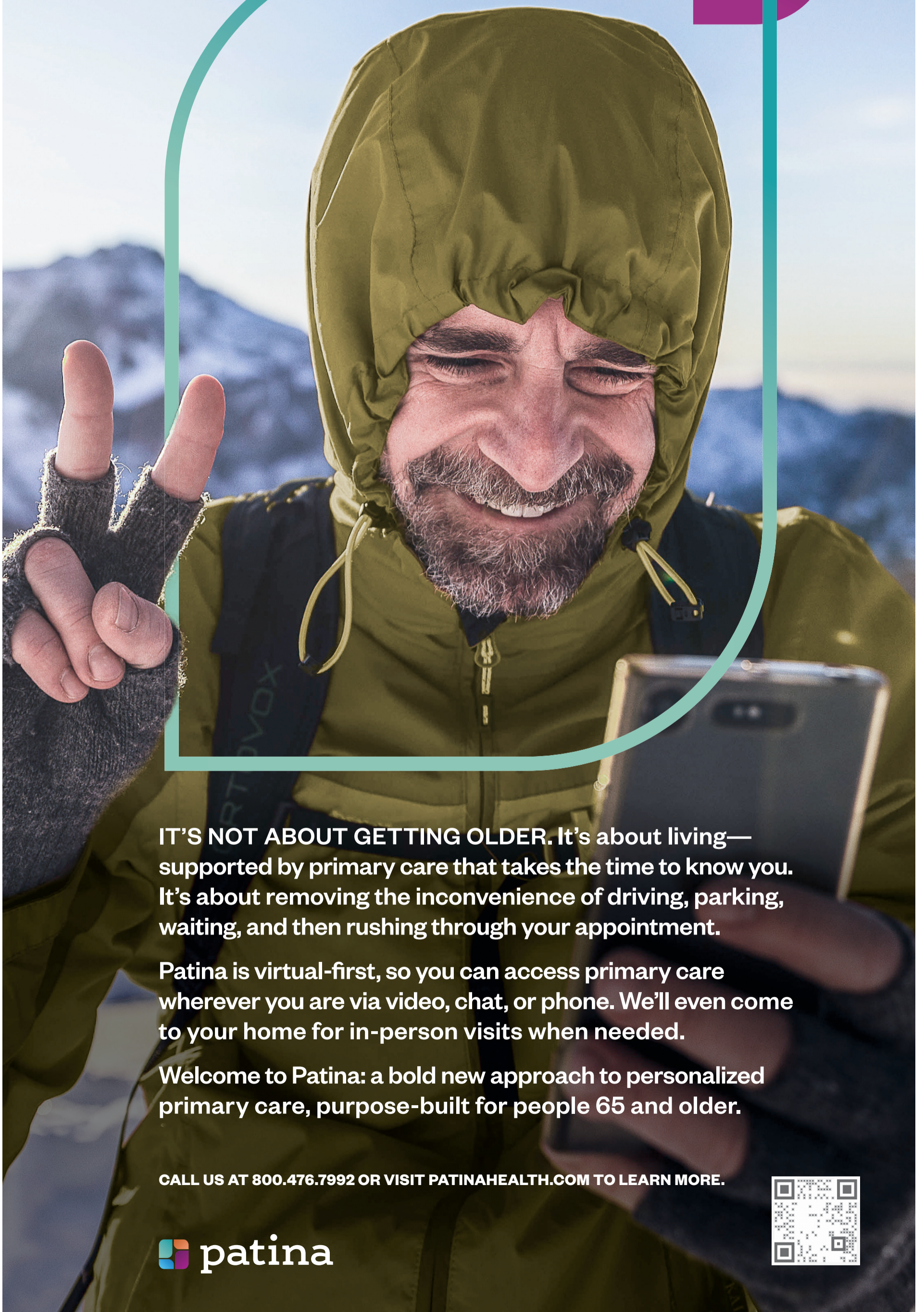
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