



ELDER UPDATE



JANUARY/FEBRUARY 2015 NEWS BROUGHT TO YOU BY THE FLORIDA DEPARTMENT OF ELDER AFFAIRS VOLUME 26, NUMBER 1



A SUCCESSFUL YEAR FOR THE DEPARTMENT OF ELDER AFFAIRS

*Samuel P. Verghese
Secretary
Florida Department
of Elder Affairs*

The state of Florida is known for many things – temperate weather, a desirable destination for retirement, exciting amusement parks and attractions, and beautiful beaches – but I believe our greatest resource is the people who live here. This includes more than 4.8 million older Floridians – the largest percentage of elders in the nation.

As our economy continues to grow, creating jobs and luring residents from other states, our elder population continues to increase. In fact, it is estimated that the 60 and over population will increase to more than 7.1 million by 2030. And as Florida’s overall population is projected to increase by almost 5 million in the next 15 years, Florida’s older population will account for most of (55.5%) those population gains.

It is important for us to continue to meet the needs of our growing senior population, and I am proud to lead the Department of Elder Affairs in that mission. It has been an exciting year full of achieve-

ments and progress at the Department. In his “It’s Your Money Tax Cut” Budget, Governor Rick Scott again increased funding, by more than \$30 million this year, for Florida seniors to help expand critical programs and remove thousands from the waitlist for services. In fact, since July 2013, because of these yearly budget increases, we have been able to release more than 33,200 who were waiting for services. We continue to do so on a regular basis and are committed to providing services to help keep older Floridians in their homes and communities as they age.

The Statewide Public Guardianship Office (SPGO) completed its expansion making Florida the only large state to have truly comprehensive public guardianship coverage in every county. Expanding the infrastructure of this great program is the first step in enabling us to serve more Floridians in need of public guardianship services.

The Department’s SHINE (Serving Health Insurance Needs of Elders) Program has experienced tremendous success this year in counseling more of Florida’s Medicare beneficiaries and caregivers than in the years past. In fact, during the recent Medicare Annual Enrollment Period (AEP), SHINE reported more

than 37,000 contacts in just 53 days! The program is also experiencing a surge in volunteer sign-up. With more than 520 active volunteers and another 320 in the training process, SHINE has the highest number of volunteers that we have ever recorded.

These are just a few of the many accomplishments the Department of Elder Affairs has experienced this year. We will continue our hard work to meet the needs of Florida’s growing elder population, and I look forward to another successful year in 2015.

The state of Florida is known for many things – temperate weather, a desirable destination for retirement, exciting amusement parks and attractions, and beautiful beaches – but I believe our greatest resource is the people who live here. This includes more than 4.8 million older Floridians – the largest percentage of elders in the nation.

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ELDER UPDATE

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LETTER FROM THE EDITOR IN CHIEF

Looking Forward to the New Year at the *Elder Update*

Rick Burnham
Editor in Chief, *Elder Update*
Florida Department of Elder Affairs

Along with renewed promise and hope for the future, the New Year always brings new challenges. This one will be no different for us at the *Elder Update*: in 2015, we will strive to bring you more and more of the information you need to make your lives better.

But in order to more effectively do that, we need your help.

U.S. Postal Service regulations guiding non-profit periodicals dictate that we regularly update our subscription list and provide proof of your recent request for our newspaper. In this case, "recent" means that sometime in the past three years you have completed a subscription form – either from an actual form or through our online process.

We asked in November, and many of you responded immediately, oftentimes including words of encouragement and praise. That sort of thing never gets old: we always look forward to hearing directly from you about what we are doing well and how we can improve the *Elder Update*.

Many of you have informed us of a problem with our online subscription process, and so we have been working with our data automation folks to get the bugs out of the system. Hopefully, by the time you are reading this, those bugs will

be long gone, and updating your subscription online will be a simple process. We appreciate your patience.

So please take a moment, if you have not done so already, to renew your subscription to our publication. By doing so, you help ensure that we can continue to provide, at no cost, stories about health care and safety, about financial issues and how to avoid potential scams, about exercise and physical fitness, and about the wonderful things seniors are doing around the Sunshine State.

The New Year will no doubt bring more and more of those wonderful achievements, and we will do our best to bring them to you here in the *Elder Update*.

SPECIAL THANKS

Elder Update staff is deeply gratified by the many generous donations given recently by our readers. Your generosity and kindness are truly appreciated, and your donations will be used to ensure the continued production of *Elder Update*.

Alexander Doska
Jean Taft Hardy
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Eleanor Meyer

Arlene Newton
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SUDOKU

There is only one valid solution to each Sudoku puzzle. When you start a game of Sudoku, some blocks will be pre-filled for you. You cannot change these numbers in the course of the game. Each column must contain all of the numbers 1 through 9, and no two numbers in the same column of a Sudoku puzzle can be the same. Each row must contain all of the numbers 1 through 9, and no two numbers in the same row of a Sudoku puzzle can be the same. Each block must contain all of the numbers 1 through 9, and no two numbers in the same block of a Sudoku puzzle can be the same. Good luck!

Solution found on page 20.

Sudoku © Kevin Stone Printed from BrainBashers
www.brainbashers.com

2			6		1			7
		7		3		2		
	8		2		7		1	
9		8				7		5
	2						3	
5		4				1		2
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		9		7		5		
8			5		4			3

FLORIDA SENIOR DAY: A New Day at the State Capitol

New Partnership For Annual Event Unites Seniors and Advocates Across Florida

For 14 years, the Florida Department of Elder Affairs (DOEA) has hosted an annual event to celebrate elder Floridians and honor their contributions. Named Ambassadors for Aging Day, the event has been attended by thousands across the Sunshine State, and this year will be no different. But many other components of the event will be. This year, the Department has gained a new partner in United Way of Florida and has renamed the event Florida Senior Day.

The Department is excited about the new partnership and reorganized event, which will now also feature collaboration with local communities.

“Collaboration at the local and statewide level is a key component to expanding this event, and that’s why we are thrilled to partner with United Way of Florida to host Florida Senior Day,” said DOEA Secretary Samuel P. Verghese.

The reimagined event will feature dozens of community events and activities in February, March, and April, such as advocacy workshops, town hall meetings, local health fairs and exhibits, health screenings, and sporting events like Florida Senior Games. Local senior centers, Area Agencies on Aging, community groups, and individuals will be able to add their events to a statewide calendar hosted on a newly designed website – www.floridaseniorday.org. The new comprehensive website will provide a full calendar of events and activities taking place in communities across the state and will also provide seniors with the information and resources on how to join, volunteer, and organize local Florida Senior Day events in their communities.

United Way of Florida has a great deal of experience when it comes to organizing statewide events and has transformed the child advocacy event, Children’s Week, into a nationally recognized program. Now in its 20th year, Children’s Week brings more than 5,000 children and families to the State Capitol and hosts nearly 100 community events across the state. Employing many of the same collaborative ideas and strategies that have made Children’s Week one of the biggest state-based advocacy events in the nation, Event coordinator Jason Zaborske plans to utilize the same successful collaborative model for Florida Senior Day.

“This event has a long and rich history, and we will look to preserve and protect that history,” Zaborske added, “Florida Senior Day will be a driving force in opening up lines of communication, showing strength in numbers, and establishing new activities that allow seniors across Florida to become actively involved in educating policy makers and key stakeholders on important elder issues affecting our communities and the State of Florida.”

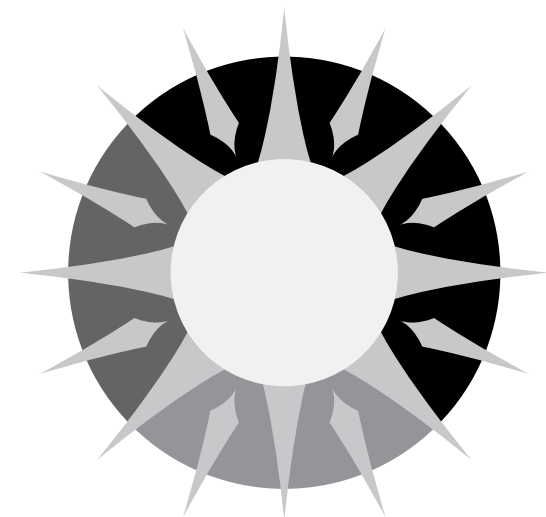
Ted Granger, President of United Way of Florida, sees Florida Senior Day as an opportunity to create a “great awakening” for senior issues in Florida. “Floridians and policy makers must confront the glaring needs of our senior population, which is the third highest in the nation, and continue to confront the changing demographics and the needs of our seniors. If we do not engage these leaders now, there will be dire fiscal and social consequences in the years ahead,” said Granger. The success of Florida Senior Day will largely be determined by how many partners and attendees get engaged in the process. DOEA Secretary Verghese hopes they all will get involved at some level, and statewide leaders such as AARP, the Florida Council on Aging, and the Florida Association of Aging Services Providers have already pledged their support.

Zaborske said creating the collaborative platform is his biggest task. He plans to include everyone in the process by hosting toll-free weekly conference calls starting in January with anyone who wants to help. “Everyone should be a part of planning this event and have a voice in the process. That is what a true grassroots advocacy event looks like...people and groups coming together, sharing ideas, and taking action to effect positive change.”

Volunteers are needed to plan and assist with implementing community events and assist with new Florida Senior Day activities at the State Capitol, including organizing a televised town hall meeting on senior issues, an advocacy workshop for seniors, and a networking reception for partners and advocates to share ideas.

As always, complimentary lunch is provided to all those in attendance, and dozens of exhibitors will provide free information and giveaways to seniors on topics such as health insurance, assisted living, maintaining healthy lifestyles, long-term care options, senior employment, and more. There will also be a variety of free health screenings available for participants. The Department of Elder Affairs will also have representatives from the Serving Health Insurance Needs of Elders (SHINE) Program on hand to provide free and confidential Medicare counseling.

For more information on how to become involved as a local volunteer or statewide partner, or to start making your plans to attend 2015 Florida Senior Day activities, please visit www.floridaseniorday.org, contact Jason Zaborske at 850-251-7274, or email info@floridaseniorday.org. Travel partnerships have been established and feature great rates for hotels, charter buses, and other transportation needs.



FLORIDA Senior Day

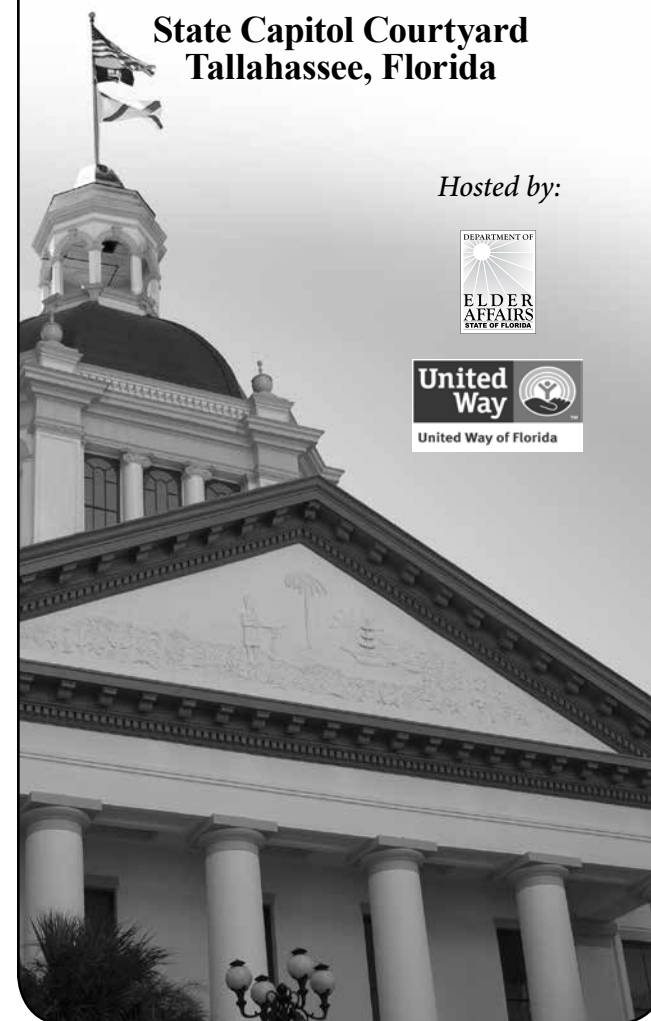
Strength in Numbers,
Strength in Action!

www.floridaseniorday.org

Wednesday, April 15, 2015
10:00 a.m. – 2:30 p.m.

State Capitol Courtyard
Tallahassee, Florida

Hosted by:





Message from Governor Rick Scott:

Making Florida the Global Leader for Job Growth

Older Floridians know the importance of having great job opportunities better than anyone. As we begin a new year, our mission is clear – to make our state the world's destination for jobs so that every Floridian who wants a job can get one.

As a grandfather, I want every generation of Floridians to have the opportunity to get a great education and pursue the American dream right here in the Sunshine State. We have made great progress in growing jobs and investing in education, yet there are still Florida families who are struggling to make ends meet. That is why we'll keep working to provide every family the opportunity to succeed here in the Sunshine State.

Florida's seniors are important to our communities, as well as to our economy. Because we are creating an environment where our private sector can succeed, our growing economy is making it possible for us to invest in areas important to Florida families. Our goal is to keep making Florida even more affordable for families to work and live in our state. To achieve that goal, I look forward to working with the Legislature to continue to cut taxes by another \$1 billion over the next two years and increase K-12 per pupil funding to the highest level in our state's history this coming year.

I wish you all the best for a great 2015!



WHAT'S WORKING

FLORIDA DID IT! More Than 700,000 Florida Jobs Created in Less Than Four Years

Governor Rick Scott announced that Florida businesses have added 715,700 private-sector jobs since December 2010, far surpassing his goal to create 700,000 jobs in seven years. In November 2014, Florida experienced the highest single month of private-sector job growth since Governor Scott took office, with 38,600 jobs created. Florida's statewide unemployment rate in November was 5.8 percent, the lowest since May 2008. Governor Scott recently made the announcement at Viewpost, a financial services company that will be creating 262 new jobs over the next three years in Maitland.

Youth Arrests at Lowest Level in Over 30 Years

The number of juvenile arrests, including violations of probation, dropped another 8 percent in 2013-2014, resulting in a five year decline of 36 percent in juvenile delinquency, according to a report released by the Florida Department of Juvenile Justice (DJJ). The report marks the lowest juvenile arrest level in over 30 years and shows a decline in overall delinquency throughout most of Florida including a drop in felony offenses by 3 percent, a decrease in misdemeanor offenses by 11 percent, and a decline of "other" offenses, which includes violations of probation, by 10 percent. The number of school-based arrests is also down by 14 percent.



Florida Consumer Sentiment Highest Since March 2007

Governor Rick Scott today announced that the number of online job openings in Florida reached an all-time high in November with a total of 279,394 openings (seasonally adjusted), according to data released by The Conference Board's Help Wanted Online. Also in November, Florida's consumer sentiment increased to 86, up two points from October and the highest in Florida since March 2007.

Birthday Wishes from Governor Rick Scott



Centenarians represent the drive and determination that make Florida great. With less than one percent of Florida's population celebrating a 100th birthday, it is truly a significant milestone.

To recognize these strong Floridians, you are invited to request a Governor's congratulatory letter to acknowledge the centenarian birthday of someone you know.

Request birthday wishes from Governor Scott by:

- Calling the Governor's Citizens Services Office at (850) 717-9337.
- Emailing Governor Scott at Rick.Scott@eog.myflorida.com.

Using the online request form on the Governor's website, www.FLGov.com. The direct link to letter request form is www.flgov.com/request_a_letter. Be sure to select "Centenarian" as the type of letter requested.

Are Internet Users Less Likely to Be Depressed?

Mindy Sollisch
Manager of Strategic Initiatives
Florida Department of Elder Affairs

Internet usage among seniors is steadily increasing. Use of the Internet can provide individuals with access to more information and an enhanced ability to connect with family and friends.

Researchers recently conducted a study to see whether Internet use had another benefit, reducing depression. The study was aimed at determining whether there was an association between Internet use and depression among retired adults in the U.S.

According to researchers S. R. Cotton, G. Ford, S. Ford, and T.M. Hale in their study recently documented in the *Journals of Gerontology*, depression is a serious health issue among older adults in Florida, estimated to affect approximately 9 percent of Floridians age 50 and older. Depression is not a normal part of aging. Depression is a medical illness that causes a constant feeling of sadness, often times leaving people feeling a lack of self-worth for many days to weeks. Depression keeps people from functioning normally.

There are several causes of depression in older adults. They include social isolation, decreased social contact, and lack of emotional support. If Internet usage can eliminate or lessen the severity of these risk factors, then use of the Internet also has the potential to reduce the likelihood of depression.

About the Study

The study was based on 3,075 retired individuals over the age of 50 who responded to the Health and Retirement Survey, a survey conducted every two years from 2002 to 2008. Depression was measured based on an eight-question version of the Center for Epidemiologic Studies (CES-D) Scale, a common screening test for depression. Respondents were identified as being depressed if at least four of the questions were answered in the affirmative.

Internet use was determined based on the answer provided to the question, "Do you regularly use the World Wide Web, or the Internet, for sending and receiving e-mail or for any other purpose...?" Yes and No were the available options.

Other factors that were included in this study that could affect the relationship between Internet use and depression were age, gender, race/ethnicity, education, marital status, frequency of vigorous physical activity, existence of a debilitating health condition, and household size.

Findings

The researchers found that retirees age 50 and older who use the Internet are less likely to be depressed than individuals who do not use the Internet. Internet use was found to reduce the probability of a depressed state by about 33 percent. The reduction in depression was largest for people living alone. This study provides some evidence that the Internet reduces depression by remediation of social isolation and loneliness.

Additional findings from the study include the following: depression declined with age, married individuals were less likely to be depressed than individuals who were not married, and men were less likely to be depressed compared to women. Also, Hispanics were more prone to depression than non-Hispanics. And more educated people were less likely to be depressed, as well as those engaging in vigorous physical activity at least once a week. Researchers also found that having a debilitating physical health condition had a strong positive effect on the likelihood of being depressed. Household size was not found to influence depression.

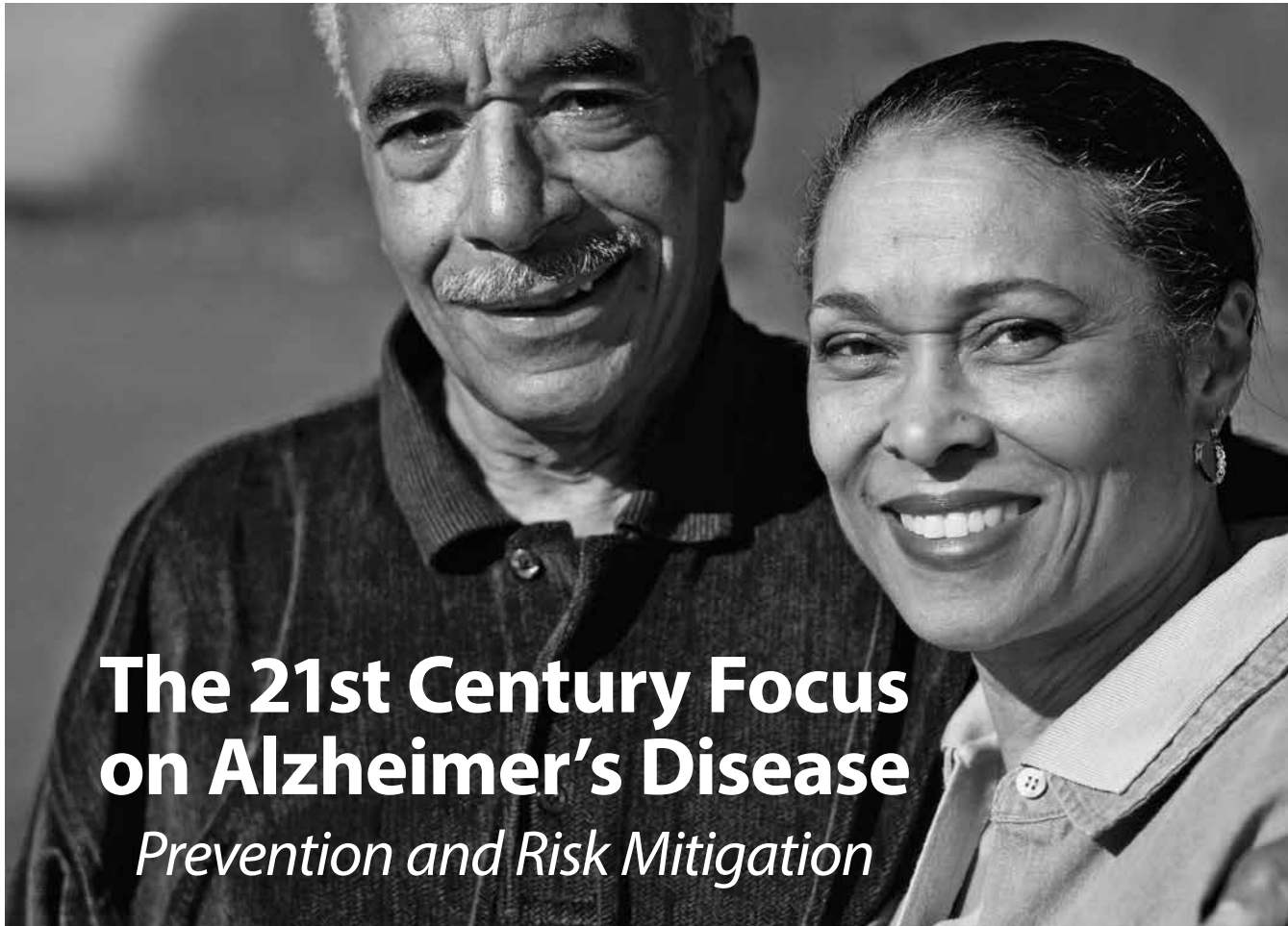
Resources to consider if you are depressed:

- Call the National Suicide Prevention Lifeline at 800-273-8255 to talk to a skilled and trained counselor at a crisis center in your area.
- Call your health care provider if you feel persistently sad, worthless, or hopeless, cry often, or are having trouble coping with stresses in your life.
- If you are thinking about suicide (taking your own life), you should go to the nearest emergency room or call your local emergency number (such as 911).

NOTES: This study did not look at the type or amount of Internet usage, which may also be relevant to feelings of depression. The mechanisms linking Internet use to depression are still not clear.



Spending time online has the potential to ward off depression among retirees, particularly among those who live alone.



The 21st Century Focus on Alzheimer's Disease *Prevention and Risk Mitigation*

*Karen Gilbert, RN, MS
Vice President of Education
and Quality Assurance
Alzheimer's Community Care*

In its *World Alzheimer Report 2014*, Alzheimer's Disease International describes dementia as one of the biggest global public health challenges facing our generation and reiterates an often quoted prediction: the number of people living with symptoms of dementia is likely to double by 2030 and triple by 2050.

The more than 100-page report is devoted to analyzing protective and potentially modifiable risk factors for development of symptoms of dementia and Alzheimer's disease. The focus on prevention and risk mitigation is a logical consequence of the fact that there is no known cure or even dramatically effective treatment for this progressive and devastating disease.

More than 100 years after Dr. Alois Alzheimer first identified the brain shrinkage and nerve tangles responsible for the death of a 55-year-old patient with severe memory loss, disorientation, and paranoia, we still strive to find a cure and effectively treat symptoms.

Of late, a new focus has been added – prevention!

The National Institutes of Health projects 2015 spending on Alzheimer's research at over \$550 mil-

lion and currently funds close to 500 active clinical trials. These studies focus on the early, middle, and late stages of the disease, and also on the preclinical stage – the period of time in which changes in the brain may be occurring but not yet producing any symptoms.

This notion of identifying disease before actual symptoms appear should not be foreign to us. We have readily adopted mammograms for early diagnosis of breast cancer, blood tests to identify a wide variety of conditions such as high cholesterol or early liver or kidney impairment, and colonoscopies to screen for colon cancer, to name just a few.

The theme of our upcoming 18th Annual Educational Conference is the following:

Knowledge Is Power!

The author, essayist, politician, and scientist Francis Bacon is credited with this simple phrase in the late 16th century, and it is said that he was intending to convey the connection between knowledge and the ability to control events.

Alzheimer's Community Care's 18th Annual Educational Conference directly reflects our nation's first national plan to confront Alzheimer's disease.

In 2011, President Obama signed the National Alzheimer's Project Act (NAPA) into law. This law provided for millions of additional research dollars

and mandates an "integrated national plan to overcome Alzheimer's disease," as well as an accelerated approach to treatments targeting prevention, halting, or reversal of the course of this progressive disease.

In addition, NAPA provides for multi-year programs which include the following:

- Expanding education and training that is culturally sensitive;
- Assisting families to plan for future care needs;
- Maintaining the dignity, safety, and rights of those with Alzheimer's disease;
- Building a workforce with the skills needed to provide the highest quality care;
- Coordinating research with public and private entities; and
- Exploring new models of care for those with Alzheimer's disease.

In addition to more than 20 breakout sessions presented by experts in various fields, Alzheimer's Community Care's 18th Annual Educational Conference will present speakers with knowledge and expertise in all of these areas.

Keynote Speaker Dr. Neil Buckholtz is the Director of the Neuroscience Division at the National Institute on Aging, a division of the National Institutes of Health. Dr. Buckholtz will present the "Past, Present, and Future of Alzheimer's Disease Research" from his national perspective, including the exciting advances in the study of genetic markers.

Teepa Snow, nationally recognized speaker on caring for and communicating with patients with Alzheimer's disease and related neurocognitive disorders, will discuss wellness and well-being after diagnosis, as well as moments of joy for caregivers.

Dr. David Watson, founder of the local Alzheimer's Research and Treatment Center and a Certified Clinical Trial Investigator, will discuss the various approaches for preventive interventions, as well as clinical trials targeting the stages of Alzheimer's disease.

Laura Feldman, Grassroots Manager of the National Committee to Preserve Social Security and Medicare, will discuss the myths and the realities of these two programs.

Louis Colbert, co-founder of the Center on Ethnic and Minority Aging and member of the AARP Advisory Center, will discuss cultural diversity and issues faced by male caregivers.

For more information on the nation's plan to fight Alzheimer's disease, please visit www.alzcare.org.

Talk to Your Doctor About the Other “I” Word to Control Bladder Issues

Gary Damkoehler
CEO, Bioderm, Inc.

Incontinence affects senior men, including those with disabilities, as well as prostate cancer survivors. Although society has become quite open, embarrassment about urinary incontinence (UI) can make it difficult to ask for help managing bladder issues. This article discusses how to get the conversation started with health care providers and caregivers about managing UI and also prepares you for this discussion with information about the health and safety of available options.

Seniors have never looked better, felt better, and been more active. It’s easy to see that 60 really is the new 40. So when they experience symptoms of UI, it can cramp their freedom, lifestyle, and tarnish their “golden” years—if they let it.

Joe V., a retiree and prostate cancer survivor, couldn’t imagine life without golf, so he wasn’t about to let UI get in the way. He kept his game moving along by discussing his symptoms with his doctor, who recommended a product that keeps him on the course without having to make frequent stops. This story has a golfer’s dream ending: last year, while playing the Medal of Honor Course at Quantico Marine Base with two buddies, he aced the 127-yard, par-three 14th hole.

One man out of seven will be diagnosed with prostate cancer during his lifetime, and unfortunately, Joe was this man. Diagnosis is most likely to occur after age 65, and almost all patients experience some degree of post-surgery UI. Surveys indicate that up to 46 percent of prostate cancer survivors, whether they’ve been treated with radiation or surgery, report ongoing urinary incontinence issues—from occasional leakage to near-constant dribbles and leaks, to complete loss of bladder control.

Common Symptom of Aging

The truth is that as men get older, chances are they will experience incontinence whether or not they’ve had prostate cancer. If you experience any degree of UI, you owe it to yourself to ask your doctor about the best way to manage the situation. One of the simple statements below will open the door to knowledge that will improve your circumstances:

- “I’m not leaving the house as much as I’d like to because of bladder control issues.”
- “I’m determined to keep playing golf as long as my arms and legs allow, but it’s my bladder that’s keeping me off the green.”

- “My wife suggested I speak to you. I think she’s tired of me complaining about my bladder issue. What can I do to manage this?”

Options: Pros and Cons

The good news is that there are several options for treating male urinary incontinence. The bad news is that, with the exception of the external catheter, the care options haven’t improved much in the last 50 years.

- Absorbents—pads and diapers—absorb urine and hold the moisture inside, preventing leaks. They are readily available and easy to use, but can reach \$4,400 in annual cost to the patient since they are not generally covered by insurance. In as little as five days of continuous use, up to 25 percent of patients develop incontinence-associated dermatitis. In addition, continuous use of absorbents is associated with an increased risk of pressure ulcers.
- The Foley indwelling catheter is accompanied by many negative side effects, including catheter-associated urinary tract infections (CAUTIs), which account for at least 40 percent of all infections acquired in hospitals. The risk of developing a CAUTI increases 5 percent each day a catheter is in place, with a 100 percent infection rate for long-term use. In addition, individuals who use an indwelling catheter for 10 years or more are nearly five times as likely to develop bladder cancer.
- External catheters can be applied just once a day, unlike condom catheters and adult diapers that typically require multiple daily changes and can result in rashes, sores, and infection. These next-generation “urine collection devices” are designed to stay put for 24 hours or more, affording the men who wear them more freedom and flexibility in their everyday lives. They also appear to be the safest, healthiest way to manage men’s urinary incontinence.

Before selecting any product, inquire about documented adverse effects, including UTIs and serious skin injuries. You should ask about the three C’s: Cost, Complications, and Caregiving.

- Cost: does my insurance cover the product I want?
- Complications: what complications am I currently dealing with and what are the potential complications of any other products?

- Caregiving: how will the product(s) I choose impact my loved ones or my caregiver?

Answer these simple questions, and you’ll be well on your way to choosing the best product for your lifestyle and your wallet.



ASK LANCE: *Your Questions Answered by a SHINE Counselor*

WHAT CAN I DO IF I CHOSE THE WRONG PLAN?



Dear Lance:

I have been reading the materials sent to me by the Medicare Advantage Plan that I chose during the recent Annual Open Enrollment Period (AEP). I have concluded that I selected the wrong plan. Can I change plans now, or must I wait until the next Annual Open Enrollment Period that begins in October of 2015?

Disappointed With My Choice

Dear Disappointed:

There are four situations in which you can make a change before the next AEP:

1. You may disenroll from your Medicare Advantage Plan (MA) between Jan. 1 and Feb. 14 and switch to Original Medicare. This is called the Annual Disenrollment Period. Original Medicare, which includes Part A and B cov-

erage, will begin the first day of the month following your disenrollment. For instance, if you disenroll from your MA plan on Jan. 21, your switch to Original Medicare would be effective Feb. 1.

However, during this time you cannot do the following:

- Switch from Original Medicare to a Medicare Advantage Plan
- Switch from one Medicare Advantage Plan to another (see exception in #3 below)
- Switch from one Medicare Prescription Drug Plan to another

If you do decide to switch to Original Medicare, you also have until Feb. 14 to buy a Part D Prescription Drug Plan.

2. If this is the first time you enrolled in any MA plan you have a once-in-a-lifetime opportunity to switch back to Original Medicare at any time during the first 12 months you are in the MA plan. This is called the Medicare Advantage Trial Right.

If you disenroll from the MA plan during this 12 month period, your switch to Original Medicare will take effect the following month. In addition, if you had a Medicare Supplement policy – also called Medigap – you have the right to buy it again if the company still sells the policy you had. You can also buy a Part D Prescription Drug Plan.

3. If there is a 5-star MA plan offered in your area you can switch to it at any time – you do not have to wait until the next AEP. Medicare evaluates plans on their overall performance and assigns a star rating between 1 and 5. A 5-star rating is considered excellent. Star ratings are available at www.medicare.gov/find-a-plan. Call SHINE to see if there are any 5-star plans in your area that meet your needs.

4. If you signed up for an MA plan and are also in a Medicare Savings Program for low income beneficiaries through the Florida Department of Children and Families, you can change MA plans or switch back to Original Medicare at any time.

SHINE counselors have received in-depth training to provide you with unbiased assistance with this important decision. A SHINE counselor will not tell what you should do but will guide you so that you can make an educated decision.



LANCE JARVIS

Lance is the co-Area Coordinator for the SHINE Program in Brevard County. He joined the program in 2009, volunteering his time to help Brevard County's Medicare beneficiaries make informed health care insurance decisions.

If you have a question you would like the answered in our *Ask Lance* column, please email us at information@elderaffairs.org or send mail to *Elder Update: Ask Lance*, 4040 Esplanade Way, Tallahassee, FL 32399-7000, and look for a response in one of the next issues.

SHINE

(Serving Health Insurance Needs of Elders) is an award-winning volunteer-based program at the Department of Elder Affairs that provides information and free, unbiased

counseling for people on Medicare, their families, and their caregivers. Trained counselors provide personal and confidential assistance over the phone or at local counseling sites. To speak with a SHINE counselor, call our Elder Helpline toll-free at **1-800-96-ELDER** (1-800-963-5337).

Hospital Inpatient or Outpatient – What’s the Difference?

*Patty Shaffer
SHINE Program
Florida Department of Elder Affairs*

Have you ever received a bill for an overnight stay in the hospital that totaled more than you thought it should? Not sure what to do? This article may help you understand the difference between being an “inpatient” or an “outpatient” and the Original Medicare costs associated with each.

INPATIENT: You are considered an inpatient when formally admitted to a hospital with a doctor’s order. The decision for this admission is complex and based on the need for medically necessary hospital care which is

expected to last two or more midnights of hospital care. The hospital formally admits you as an inpatient under the direction of your doctor.

What is covered in an inpatient hospital setting?

The Medicare & You 2015 Handbook states that “Medicare covers semi-private rooms, meals, general nursing, and drugs as part of your inpatient treatment, and other hospital services and supplies. This includes care you receive in acute care hospitals, critical access hospitals, inpatient rehabilitation facilities, long-term care hospitals, inpatient care as part of a qualifying clinical research study, and mental health care.”

Items not included are a private room (unless medically necessary), private duty nursing, a television or phone in your room (if there is a separate charge for these items), or personal care items like razors or slipper socks.

What do you pay as an inpatient?

Inpatient hospital services are covered by Medicare Part A (Hospital Insurance). You will pay a one-time deductible of \$1,260 for all of your hospital services for the first 60 days of hospitalization.

Most of your doctor services are covered by Medicare Part B (Medical Insurance) as an inpatient. After you satisfy the Part B deductible of \$147, you pay 20 percent of the Medicare-approved amount for doctor services. An exception would be if you received care from a doctor working for the hospital (hospitalist). In that case the charges would be through the hospital and covered under Medicare Part A. (Note: If you are in a Medicare Advantage Plan [like an HMO or PPO], the plan’s payment rules apply.)

What if you need skilled nursing care?

For Medicare Part A to cover your stay in a skilled nursing facility (SNF), you must first have a “qualifying inpatient hospital stay.” This means your stay (doctor ordered) is at least three days in a row (counting the day you were admitted as an inpatient, but not counting the day of your discharge). If you didn’t have a three-day inpatient hospital stay and you need care after your discharge from the hospital, ask your doctor or the discharge nurse whether you can get home health care or whether any other program will cover your SNF care such as Medicaid or veterans’ benefits.

OUTPATIENT: Whether visiting the hospital for outpatient surgery, lab tests, x-rays, treatment, getting emergency room services, or for observation, you are an outpatient unless the doctor writes an order that admits you to the hospital as an inpatient.

You are an outpatient even if the doctor has you stay overnight for several

days at the hospital for what is called “observation services.” The doctor may want to observe you over a period of time to help determine whether you need to be admitted as an inpatient, or whether you can be discharged. In a majority of cases, the decision can be made in less than 48 hours.

How do you pay for outpatient services?

Medicare Part B covers outpatient hospital and doctor services. The Part B deductible (\$147) applies, and you pay 20 percent of the Medicare-approved amount for the doctor or other health care provider services. You may pay more for services received in an outpatient hospital setting than you would ordinarily pay for the same care in a doctor’s office. This means in addition to the amount paid to the doctor, you pay the hospital a copayment for each service you receive in the hospital setting. This could cost up to, but not more than, \$1,260 for each service provided. (Note: If you are in a Medicare Advantage Plan [like an HMO or PPO], the plan’s payment rules apply.)

Are you an inpatient or an outpatient? The most important thing to remember especially regarding an overnight stay is the following:

You or a family member should always ASK whether you are an inpatient or outpatient each day during your stay, since it affects what you pay and it can affect whether you will qualify for Part A coverage in a skilled nursing facility later.

For more information with examples of various inpatient and outpatient situations and coverage, visit the Medicare website at www.Medicare.gov/publications and look for “Are You a Hospital Inpatient or Outpatient? If you Have Medicare – Ask!” (CMS pub. #11435).

If you have questions regarding the information in this article, please feel free to contact a SHINE (Serving Health Insurance Needs of Elders) counselor who will provide free and unbiased health insurance counseling assistance. The number to call is 1-800-96-ELDER (1-800-963-5337).



Pene Miller
SHINE Program
Florida Department of Elder Affairs

SHINE is a program that provides free, unbiased health insurance counseling and information to elders and their caregivers. Through a statewide network of trained SHINE counselors, individuals with Medicare-related questions and issues can receive personal and confidential assistance.

SHINE's article is dedicated to the Valentine couples who volunteer for this program. The following are statements from a few couples who describe their experiences volunteering together and what it means in their marriages:

Gloria and Joel Roth of Palm Beach County

"After 58 happy years of marriage, homes in three states, two children, three grandchildren, and a dog, we decided to retire. Many years of working in medically-related occupations preceded this stage in our lives. We looked for meaningful volunteer work in our community."

About three years ago, Joel joined the SHINE Program at the local Area Agency on Aging (AAA). In the spring of 2014, Gloria joined Joel. "We commute together to meetings and weekly client sessions at the AAA. From the beginning, both of us have enjoyed helping people deal with the complexities of Medicare. Working together with our supportive fellow volunteers and SHINE staff has been a pleasure. Our home office and computers have become an extension of our work at the agency. We would encourage our fellow retirees to consider joining us in this interesting and satisfying work."

Sharon and Ed Mitchell of Polk County

Working together as a team for SHINE is not that unusual for Ed and Sharon, who have been romantically involved for 53 years. "We actively participate as team volunteers for hospice, AARP Tax-Aide, the local soup kitchen, our condominium association, the Polk County Visitors Center, and two local theaters.

"A key to sustaining our team activity level is the health, hugs, and kisses

that follow the occasional annoyances we experience when a difference in approach is expressed in our volunteer work life. However, a great joy is experienced when the pleasure of a volunteer incident is simultaneously shared with each other. That feedback is an essential ingredient to our teamwork."

Hallie and Hank Devlin of Collier County

"Married for 41 years, we have been SHINE volunteers for seven years. SHINE provides much-needed services; frequently saves seniors, and the disabled, hundreds or even thousands of dollars; and provides assistance to folks who are frequently overwhelmed by Medicare, Medicare-related programs, and the various problems that arise. Being able to serve the community in this way gives us a chance to give back. It is a "feel good" experience. It also gives us a chance to work with a lot of fine, dedicated people. It is challenging volunteer work and a continuous learning experience.

"Volunteering with SHINE is very rewarding. After working separately during our careers, we enjoy doing this together."

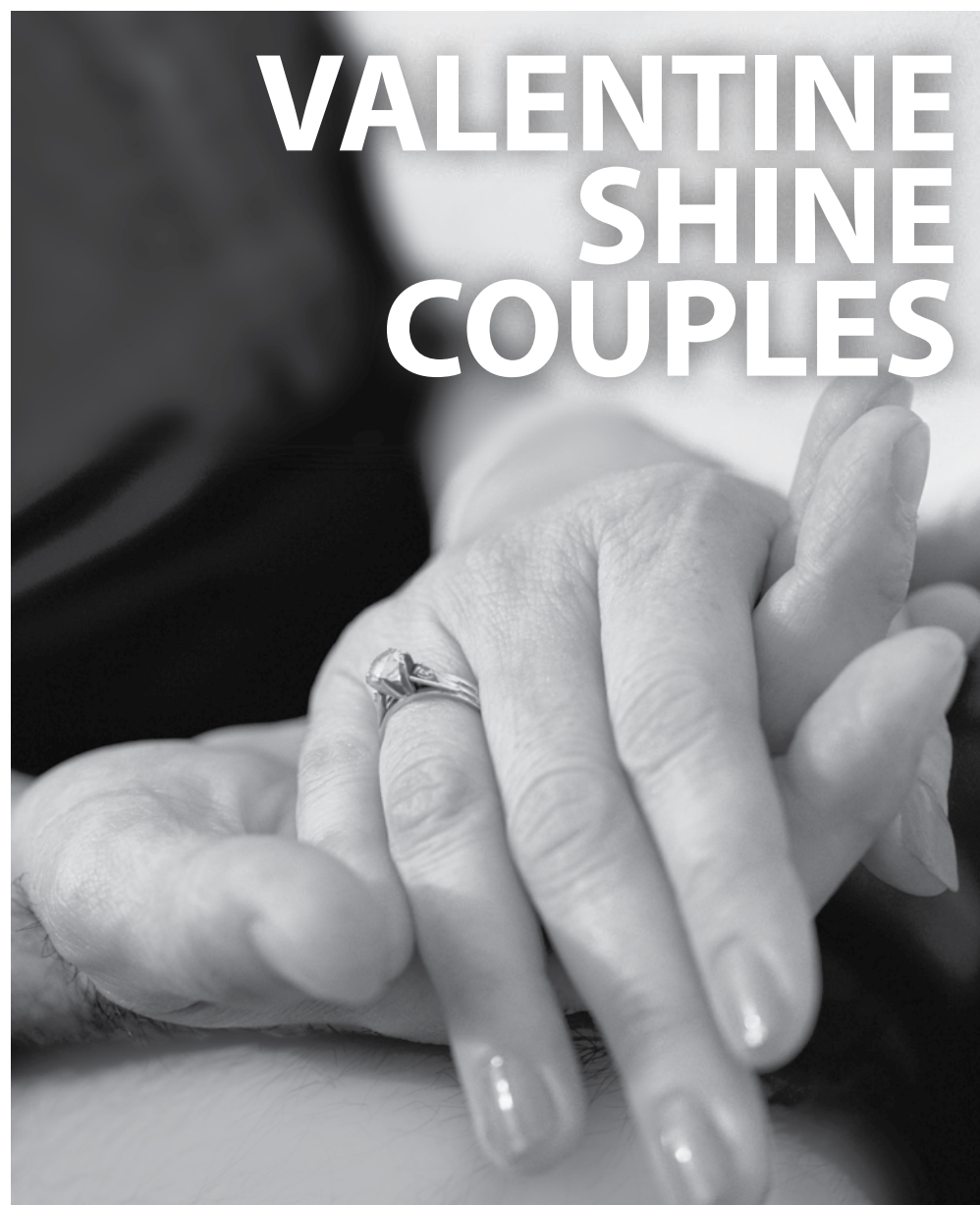
Deanna and Drexel Collins of Marion County

"We knew after just knowing each other for three weeks that we were meant for each other and married a year later. For the past 24 years, we have done everything together. It was no question that we would join SHINE together. We wanted to help our community, but it became much bigger than either of us realized.

"Everywhere we went, we would put on our SHINE hat. We would hear people talking about some problem they were having while we were on a cruise, for example, and we would tell them about SHINE (called SHIP in other states). It became a part of us. It is a great program, and we have been a part of SHINE for 10 years. We are proud to be affiliated with the SHINE program."

Judy and Lee Champagne of Hillsborough County

Judy and Lee have been married for 27 years. Lee became a SHINE volunteer one year before Judy. When she



VALENTINE SHINE COUPLES

saw the sense of purpose that he was experiencing, as well as how much the program was needed, she decided to become a SHINE counselor as well.

"It is great having another counselor in the house—we both mentor each other. Just having the ability to talk to someone about a particular issue, we come up with solutions that neither one of us would arrive at alone."

Linda and Joey Davis of Santa Rosa County

"We have been married for 39 years and have many common interests. SHINE is just one of them, but it is one that blends several issues that are near and dear to our hearts. We have always supported programs that assist the elders in our community, and we give to charitable organizations that administer programs for seniors.

"None of these can compare with the sense of accomplishment we obtain from SHINE-related activities. SHINE allows us to work together in various ways, such as manning the SHINE booth at community events, giving presentations at congregate meal sites, and helping each other solve difficult Medicare-related issues for our local seniors. SHINE is part of who we are and has given us both a greater appreciation of the mission shared by all who work and volunteer with SHINE."

If these testimonials stimulate your interest in volunteering for the SHINE Program, more information is available at our website at www.floridashine.org. Click on "Join our Team." You can also call 1-800-96-ELDER (1-800-963-5337).

State Counselors Truly "SHINE" During Annual Enrollment Period

Rick Burnham
Editor-in-Chief, Elder Update
Department of Elder Affairs

On an average workday, the men and women of the Department of Elder Affairs Serving Health Insurance Needs of Elders (SHINE) Program will personally interact with more than 500 senior volunteers across the Sunshine State, helping to provide free, unbiased, and confidential Medicare counseling and information to those who need it most.

But during the last portion of the year – during Medicare's Annual Enrollment Period, which runs from Oct. 15 through Dec. 7 – the need for the services that SHINE provides increases dramatically. During the most recent AEP, for example, the unit reported more than 37,000 client contacts across the state.

"It is a busy time, and a very important one as well," said Anne Chansler, SHINE's Statewide Program Director. "Plans are revised to reflect actual needs, which set the tone for the remainder of the year.

"We strive to ensure seniors are in a plan that fits their medical and prescription needs," she said. "Plans and individual medical/prescription needs change all the time, and if something has changed, seniors could find themselves stuck in a plan that is no longer suitable for them."

Of particular concern, she said, are low-income seniors on Medicare – those who routinely find themselves faced with difficult decisions on how to utilize precious resources. "We know that there are people out there who have to make decisions between prescriptions or groceries," she said. The volunteers of the SHINE Program can screen clients to determine whether or not they are eligible for the Low-Income Subsidy or Extra Help Programs. Those who qualify can receive benefits that reduce their out-of-pocket medical and prescription costs. These programs prevent seniors from having to make these tough decisions.

SHINE counselors reach out to seniors in a variety of ways, ranging from scheduled and highly organized presentations to impromptu briefings.

"We are ready to attend whatever events we are invited to, as well as other events we can find," Chansler said. "We do Medicare 101 presentations, group events, health fairs, human resource meetings, and more."

Essentially, she said, everything is at the customers' fingertips in regard to getting information on the services available from the SHINE Program. The SHINE website (<http://www.floridashine.org>) includes a listing of all the different events around Florida, as well as information on counseling sites in each of the state's 67 counties. There is also information dedicated to applying to become a SHINE volunteer – a vital component to the SHINE team, Chansler said.

"We are always looking for new SHINE volunteers. Volunteers make it possible to reach out to the millions of seniors across the state of Florida," she said.

Fortunately, she added, SHINE has access to a vast array of volunteers – more than 523 at the latest count with another 286 pending." Of those, 121 have received training but are still finishing the final training components. Also included in the "pending" group are 165 people currently awaiting training, which begins with a three-day training period.

Once they are activated to help assist with the SHINE mission, Chansler said, the volunteers will join a team that is perhaps as important as any other when it comes to the welfare of seniors in Florida.

"It is of vital importance," she said. "Our seniors need to know their insurance will be there for them when they need it, and we are committed to making that happen."



NEW GRANT AWARDS WILL BENEFIT SENIORS IN THE NEW YEAR

Alisha Linton and Towanna Reddick
Office of Strategic Initiatives
Florida Department of Elder Affairs

The Department of Elder Affairs (DOEA) is celebrating the New Year with two new grant awards for a total of nearly \$400,000. These grants will fund projects called "No Wrong Door" and "SHIP Innovation." DOEA will use the money from these grants to help Florida's seniors, their caregivers, and persons with disabilities remain safely in their homes and communities.

Anyone who has ever needed public assistance services may have been confused about where to start looking. The difficulty of figuring this out can make people feel frustrated and discouraged. DOEA wants to make things easier through our "No Wrong Door" grant. This grant will create a single place for people to learn about all of the services they might need.

In the "No Wrong Door" project, funded at \$166,536, DOEA will partner with other state agencies that provide public assistance services. Working together, the agencies will create a one-stop shop for services and information through Florida's Aging and Disability Resource Centers (ADRCs). Imagine how much simpler it will be to get help and learn about public assistance and long-term services in one place. No more driving all over town or making multiple phone calls to find services!

The "SHIP Innovation" grant will help seniors and caregivers living in some of Florida's more rural counties. The SHINE (Serving Health Insurance Needs of Elders) Program at DOEA will use the \$228,749 from this grant to serve people in the following counties: Calhoun, Franklin, Holmes, Liberty, Washington, Columbia, Lafayette, Suwannee, Hardee, Glades, Hendry, Okeechobee, and Jackson.

Seniors and their caregivers living in these areas often have a hard time learning about and getting the Medicare and Medicaid services they need. The SHINE Program will send staff and recruit SHINE volunteers to answer Medicare and Medicaid questions and offer health insurance counseling. The SHINE volunteers will also partner with local community groups to hold senior outreach and benefit enrollment activities. At these events, seniors and caregivers can learn about the services available to help them remain in their homes and communities.

Unusual Finds

in Florida's State Parks



1



2



3

Kathalyn Gaither
Florida Department of
Environmental Protection

Whether you are a native Floridian, a transplant, or a seasonal visitor, it's almost a sure bet that there are things to see and do that will make you say, "Really ... in Florida?" Best of all, these sights and activities are all tied up in neat little packages called the Florida State Parks and Trails system, managed by the Department of Environmental Protection. Designed with the visiting public and protection of the state's natural resources in mind, these Florida gems inspire glimpses into past lives, provide archaeological and geological insight with unmatched beauty, and protect Florida's native plants and animals

— all while offering various levels of activity for the mind and body.

1 The carnivorous pitcher plants, which only grow between Apalachicola and Mississippi, are found along the Gulf Coast near Pensacola in Tarkiln Bayou Preserve State Park. The wet prairie provides the perfect habitat for four species of the endangered plants, including the rare white-topped pitcher plant which produces funnel-shaped flowers in variegated shades of red. The best time to see the plants in bloom is in the spring.

2 About an hour east of Tallahassee is a system of underground caves, which gives Florida Caverns State Park

its identity. Guided tours take visitors through a series of chambers filled with limestone stalactites, stalagmites, and other beautiful formations. Best bring a jacket for this one as the caves maintain an average temperature of 65 degrees.

3 Tucked away deep beneath the regularly traveled surface trails in Gainesville is one of Florida's hidden treasures. A staircase descends a 120-foot-deep limestone sinkhole leading visitors to a miniature rain forest, complete with trickling streams. Known as Devil's Millhopper Geological State Park, researchers who study the area's history have found shark teeth and fossilized remains of extinct land animals.

4 Did you know there's a place in Florida where wild horses still roam free? Not far from Devil's Millhopper in the little town of Micanopy is a vast expanse of grasslands with more than 20 distinct biological communities that make up Paynes Prairie Preserve State Park. Visitors can witness the beauty of horses running wild and also see a rich array of birds — more than 270 species have been identified — along with alligators, bobcats, and bald eagles.

There's a "now you see it, now you don't" air of magic that lies within the little town of High Springs near central Florida. The 75-mile-long Santa Fe River flows through seven Florida counties, but abruptly disappears in

O'Leno State Park, only to reappear three miles away at River Rise State Park, creating the illusion of a disappearing river.

Florida's most extensive coral reef system lies in the waters beneath John Pennekamp Coral Reef State Park in Key Largo. Glass-bottom boats give visitors a close-up view of the magnificent bold colors and striking formations, although some guests prefer to snorkel or scuba dive for the underwater experience.

5 Bahia Honda State Park on Big Pine Key provides habitat for a petite species of deer, known as key deer. Listed on the federal endangered species list, they are found nowhere else in the world outside of the Florida Keys. The deer, which stand a mere 24 to 32 inches in height, are tiny replicas of the more common Virginia white-tailed deer. The location also provides the setting for some of Florida's most magnificent sunsets.

Camping, paddling, hiking, biking, equestrian trails, war reenactments, and music are just a few of the other activities that visitors to Florida's state parks and trails can enjoy. To learn more about other activities available, as well as upcoming special events, click www.FloridaStateParks.org, or scan the QR code with your smart phone – and plan your next outdoor getaway.



Most people, tourists and residents alike, imagine that Florida's outdoor attractions are confined to the beauties of sun, surf, and white sand. But our State Parks shelter hidden natural treasures, both numerous and diverse.



Be Sure to Properly Dispose of Old Technology

*Drew J. Breakspear
Commissioner
Florida Office of Financial Regulation*

One of the easiest ways for fraudsters to gain access to your personal information is by sifting through your older, discarded pieces of technology. This can be any electronic device – your phone, camera, iPad, etc. However, you are more likely to have your personal information stolen from your smartphone than any other electronic device. It is imperative to your financial security that you take special precautions when discarding your old devices. Doing so can be the difference between becoming the victim of fraud and remaining financially secure.

Even with the ability to alter your four-digit passcode on your mobile device, it is always a good idea to have another means to keep your personal information private. Be sure to clear your smartphone's browser history from time to time. If you have any

questions about how to wipe your history, you can consult your owner's manual or contact the manufacturer for details. However, when you dispose of your old smartphone for a newer one, you'll need to be a little more thorough.

Always remove the SIM card upon disposal. A large share of your personal information can be found on your SIM card even after you delete your phone search history. By taking out the SIM card, you eliminate any chance for your personal information being recovered. If you are planning to keep your phone number, ask your phone company to let you transfer your SIM card to your new phone. Additionally, remove your memory card. Since the memory card contains videos, apps, and pictures that may be private, it is definitely a wise route to take. Use your phone's reset option after taking the SIM card and memory card out of the device. Be sure to verify that you have erased all information about your phone book, voice mails, call history, and downloads.

It's up to you, the consumer, to be informed and protect personal information. Many cellular providers are recycling old smartphones, and may even pay you to return your used phone. They will even wipe the phone's data for you while you wait. The phones will be recycled, and you can receive store credit for "thinking green." If you do not wish to return your phone to your service provider, the Federal Trade Commission (FTC) recommends checking the websites of both the Environmental Protection Agency (EPA) and CTIA – The Wireless Association for more information about your options.

The EPA advises consumers to check local sanitation agencies before disposing of your phone to confirm the proper disposal of your device. However, no matter what you do with your old phone – sell it, donate it, toss it, etc., – the Florida Office of Financial Regulation recommends that you always erase the phone's data to safeguard personal and financial information.

NEW YEAR, NEW OPPORTUNITIES FOR FINANCIAL VIGILANCE

*Division of Consumer Services
Florida Department of Financial Services*

With the ringing in of a new year come opportunities to reset your financial clock. The start of 2015 is a great time to commit to being more vigilant about protecting your hard-earned money from identity thieves, scam artists, and others who take advantage of seniors financially.

Consider these shocking statistics:

- According to the Federal Trade Commission, identity theft is one of the country's fastest-growing crimes and has been at the top of FTC's consumer complaint reports for 14 years.
- AARP reports that approximately 80 percent of fraud victims are 50 or older.
- One out of every five adults 65 and older has been the victim of a financial scam, according to the Investor Protection Trust.

With these alarming facts in mind, below are a few proactive steps you can take to safeguard your dollars:

Provide personal financial information only when necessary and only when you initiate contact. Your doctor's office and other organizations you deal with regularly should have personal information like your

Social Security number, birthdate, etc. Do not provide personal information by phone unless you initiated the contact. If someone is requesting personal information, be sure to ask why it's needed and how it will be used.

Shred all personal and financial documents. Shredding important papers like bank statements, medical records, and other documents that include your Medicaid or Social Security numbers, birthdate, etc., can reduce the risk of identity theft. There are identity thieves who will search through your trash to obtain documents with personal information. Don't make it easy for them!

Regularly review financial statements, your credit report, and medical records to detect identity theft. The earlier you detect errors and get them corrected, the lower the risk of affecting your credit score. You can review your credit report for free once per year from each credit bureau: Equifax, Experian, and TransUnion, which means you can receive three reports each year. Visit www.AnnualCreditReport.com, or call the Annual Credit Report Request Service at 1-877-322-8228 to obtain these reports.

One way to check for mistakes on your medical records is to request an Accounting of Disclosures Report, which lets you know who or what entity has accessed your medical information. Each time a medical provider or facility releases your private

health information, as authorized by law, they must keep a record. You have the right to request one free copy of an Accounting of Disclosures Report every 12 months; however, some medical providers will allow you to request additional reports free of charge. Verify this information with your provider.

Make decisions at your own pace. You should not feel rushed to make a decision, payment, or donation. If you do not feel comfortable making a decision, you are not obligated to. If an offer is available today, it should be available tomorrow. And if it sounds too good to be true, it probably is.

Always request information or quotes in writing to protect yourself. Offers and specific term agreements should be in writing. And remember not to sign documents with blanks.

Before having work done on your home, purchasing insurance, etc., determine whether the individual/company is licensed, registered, and/or insured. Verify before you buy! Check the Florida Department of Financial Services' website at www.MyFloridaCFO.com or contact our Consumer Services Helpline at 1-877-MY-FL-CFO (693-5236) to ensure the person or company is licensed by the state

CONTINUED ON PAGE 22



A Sincere Desire to Help: THE LIFE OF A CARES ASSESSOR

Rick Burnham
Editor-in-Chief, Elder Update
Florida Department of Elder Affairs

Terri Nelson is a CARES Assessor for the Department of Elder Affairs. Spelled out, that means she is an assessor for the “Comprehensive Assessment and Review for Long-Term Care Services” unit of DOEA.

In Terri’s case, and in the case of approximately 150 CARES assessors and more than 50 registered nurses around the Sunshine State, all that verbiage is unnecessary – the acronym works just fine.

It’s perfect, actually.

You truly have to care about the welfare of Florida’s seniors to effectively do the job, said Nelson, who has been with DOEA for 18 months – nine of them as an assessor.

“It warms your heart to be able to help them – it really does,” said Nelson, one of 10 employees at the CARES 3A office in Gainesville, one of 19 located throughout the state within 11 Planning and Service Areas (PSA). “Our

clients say things like ‘I can’t believe I am getting this help.’” Assessors and registered nurses in those offices visit elders in their homes, as well as in nursing homes and assisted living facilities, to gauge physical and emotional well-being and to determine whether they meet medical eligibility criteria for Medicaid long-term care services that could enhance their quality of life.

“You have to have compassion, first of all,” said Tammy Russell, Program Operations Administrator for the CARES PSA 3A office. “You have to have good interviewing skills, and medical knowledge helps, of course. But first and foremost, you have to care.”

Senior CARES assessor Sandra Parenteau echoed those comments.

“The better case managers have a sincere desire to help people,” she said.

Assessors typically visit several seniors in a single day, collecting information that will be used in determining eligibility for Medicaid-related services. Those offices located in higher-popula-

tion areas such as Miami, Tampa, and Jacksonville can normally make more visits, depending on traffic, because their customers are more centrally located. Assessors assigned to CARES PSA 3A, which covers a wide range of territory – from Levy, Alachua, and Putnam counties in the south, to Hamilton, on the Georgia border – tend to spend more of their time on the road.

Nelson’s clients are predominantly in the Gainesville area, including some residing temporarily in six different advanced care facilities scattered around the city. She visited Carol Williams* in the Palm Garden Health and Rehabilitation Center Dec. 10, for example, and their discussion focused on what Williams’ long-term care needs would be when she returned home. Nelson asked a series of questions designed to gauge both physical and mental health. The session began with a simple memory test and included a history of illnesses, arranged in alphabetical order.

Acid reflux? Allergies? Anemia?

Williams, who is recovering from recent surgery involving her right hip, said her needs would be minimal upon returning home. Her rehab is estimated to take approximately 90 days.

“I do not really need someone there all the time,” she said. “I think I will just need someone for an hour or two, for light housework. That type of thing.”

Nelson concluded the interview in the same manner she always does – by recording all of Williams’ current medications.

Earlier in the day, she was asking the same questions of Lisa Jones*, who has lived in her Gainesville home for more than 50 years. She recently lost her husband – along with three of her four children – and currently lives with her two granddaughters and six dogs. Jones locked up five of the canines before the interview began, and the sixth sat idly by and listened to the interview.

Animals – particularly dogs – can be one of the main hazards of the job, especially considering the more rural nature of north Florida, Russell said. Another, said Parenteau, can be the

ever-changing world of elder care and medical assistance.

“Staying organized is a must,” she said. “Every year there are lots of changes to the system, and our assessors have to keep track of those changes to be effective.”

Jones’ primary concern had nothing to do with medication. The leaky roof over her dining room, one that had been given a patchwork repair of cinder blocks and a tarp by neighbors, had the potential to cause very serious difficulties. Nelson informed her that a more thorough job was out of the purview of DOEA, but vowed to go the extra mile to find out who might be able to assist.

And then the questions began. Seizures? Thyroid problems? Ulcers?

Later, Nelson would inform Russell of the roof repair issue, along with all of the pertinent details involving the health of both Carol Williams and Lisa Jones. The information would then be presented in a more formal report to Dr. Lalitha Ganesh, a Gainesville physician who visits CARES 3A once a week for a “staffing” session, lasting anywhere from a half hour to two hours. During the sessions, assessors brief the doctor on their findings, and a formal decision is made as to whether or not the individual meets the required level of care for Medicaid long-term care services, what program is being recommended, and what placement recommendation will be best for the senior.

Once the decision is made, the assessor begins reviewing records in an attempt to prepare for the next series of visits, and the process of helping a Florida senior begins anew.

“It is an opportunity to help someone who really needs help,” Nelson said. “It can be very rewarding.”

***EDITOR’S NOTE:** The following story details the mission of the Department of Elder Affairs’ Comprehensive Assessment and Review for Long-Term Care Services unit and the intimate nature of the service it provides to seniors around the Sunshine State. **The names of the seniors contained in the story have been changed to protect their privacy.**

COMMUNITY FOR A LIFETIME

Intergenerational Highlights

*Janine Rogers
Communities for a Lifetime
Florida Department of Elder Affairs*

UGenerations is a student service organization at the University of Miami. The group's mission is to provide interaction between generations in the Miami area, particularly between college students and the elderly. The organization seeks to raise student awareness of issues involved in aging. University of Miami student members regularly volunteer with the organization. They have participated in the following intergenerational activities in the community:

- Routinely visited residents of local nursing homes to offer services and help with activities,
- Recognized their grandparents by sending postcards for Grandparents Day and Valentine's Day,
- Invited mental health professionals to attend a meeting of the organization to provide information about mental illness in the senior population,
- Visited the lab of an exercise physiologist who works with the aging population to discuss the impact on aging on the physical body,
- Held biweekly meetings to address geriatric issues, and
- Planned events for local seniors.

For more information on UGenerations, access its Facebook page at <https://www.facebook.com/pages/UGenerations/221392834690209>. For more information about this and other student-led programs at the University of Miami's William R. Butler Center for Volunteer Service and Leadership Development, contact Andrew D. Wiemer at 305-284-4483.

NEW YEAR'S RESOLUTIONS AND FALLS PREVENTION SOLUTIONS

*Korinna MacNeill
Communities for a Lifetime
Florida Department of Elder Affairs*

As the holiday season is now behind us, the New Year brings a fresh new start. My favorite part of celebrating the New Year, aside from the festivities, is coming up with a resolution and listening to my loved ones come up with theirs. Through the years, the most common resolutions I've heard all included some sort of exercise regimen or becoming more physically fit. Perhaps the timing of the New Year isn't the greatest – especially with all the holiday leftovers still lingering in the refrigerator.

Like most people, you have probably heard too many times that exercise is good for you, but as we age, the benefit of exercise can impact lives tremendously. For example, through several scientific studies, researchers have discovered that lower body weakness and problems with walking and balance have been two of the most common contributors to falls. We can modify such risk factors by increasing our body strength and improving balance. How? The key is exercise. Exercise can significantly reduce the risk of falls.

A wise woman once told me, "You can't eat the whale all in one bite." When beginning to implement exercise in your daily routine, it is important to keep in mind that the process should be gradual. Set the foundation with something simple and allow yourself time to grow and improve. Start with a five-minute

walk around the block. As you feel your strength increase, make it a 10-minute walk. If you do choose to walk, be sure you are wearing proper footwear and are familiar with the route and your surroundings.

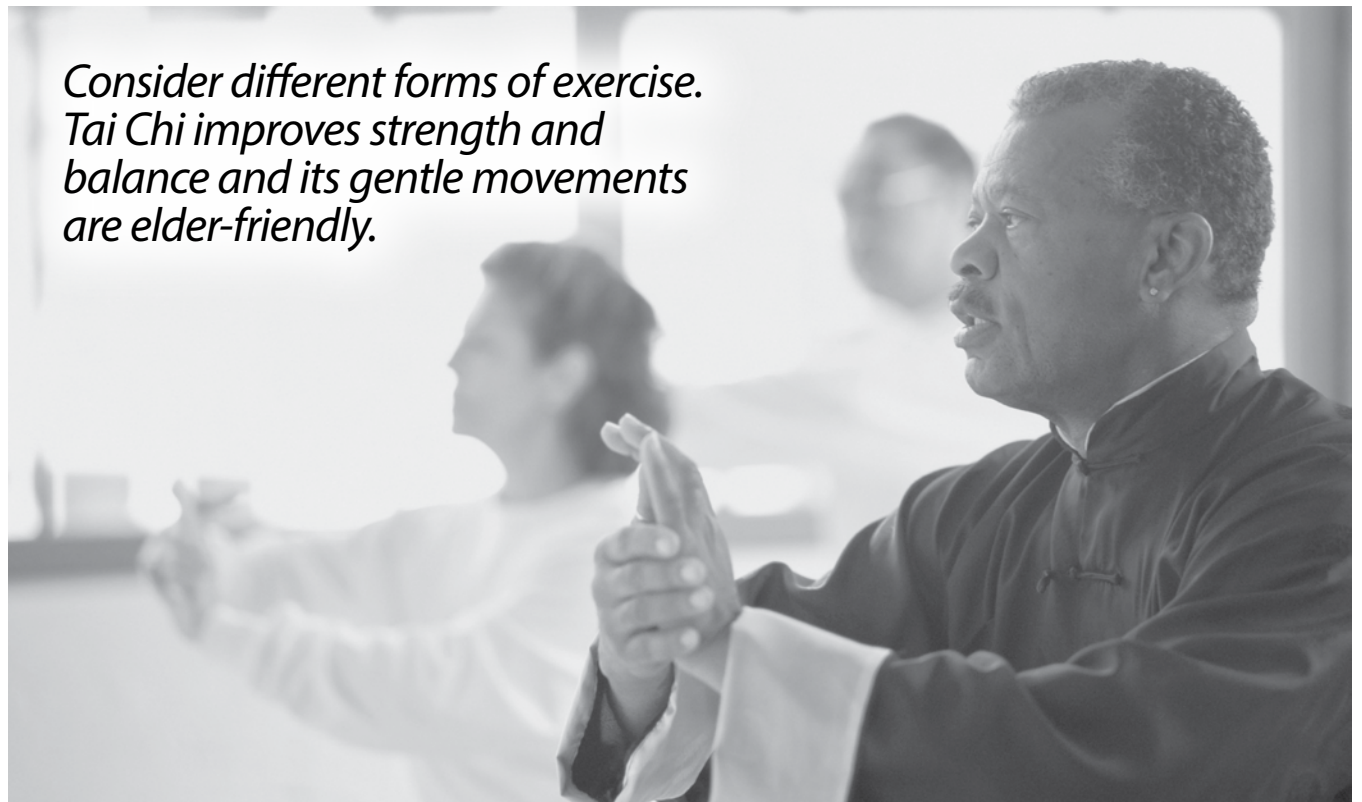
Don't get discouraged. While we may have the mind of a 20-year-old, sometimes our bodies may have a harder time keeping up. Some days may be harder than others, but stay positive! Think of the long-term and how today can make an impact on tomorrow.

Consider different forms of exercise. If you don't particularly enjoy walking, enroll in a yoga or dance class. There are also evidence-based programs available that were created for the aging population to implement exercise in their routine to help reduce the risk of falling. Check with your local senior center or Area Agency on Aging to find out more about exercise programs that may be available within your community. Grab your best friend, neighbor, or significant other, and find a program that fits your needs.

Finally, while the New Year brings new possibilities, keep in mind that it is never too late to achieve your goal of becoming more physically active. It may help you to prevent a fall one day.

For more information on falls prevention, or to schedule a falls prevention workshop in your community, please feel free to contact Korinna MacNeill at macneillk@elderaffairs.org or by telephone at 850-414-2341.

*Consider different forms of exercise.
Tai Chi improves strength and
balance and its gentle movements
are elder-friendly.*





Janine Rogers
Communities for a Lifetime
Florida Department of Elder Affairs

Do you know an individual, organization, group, family member, or business that takes action to create change in their community through volunteer service? If so, nominate them for the Daily Point of Light Award. This award recognizes thousands for their voluntary service and celebrates the impact volunteers have on communities around the world.

On Jan. 8, 1993, former President George H. W. Bush submitted a report to the nation on his efforts to engage Americans in service. He called these vol-

Daily Point of Light Award

unteers “points of light.” He was the first president in history to establish a White House office exclusively charged with this work. His leadership resulted in the creation of the Points of Light Foundation, as well as the recognition of thousands of volunteers whose stories were shared widely as examples to others.

In 1998, the Points of Light Foundation and the Corporation for National and Community Service reinstated the Daily Point of Light Award with a mission to honor those who take action to create change in their communities. In 2013, The Walt Disney Company became a founding sponsor of the Daily Point of Light Award program. The first Point of Light, the Memphis Commercial Appeal, was honored on November 22, 1998, for highlighting citizens who made community service a part of their definition of success and encouraged other people to do the same.

Those who are recognized by Points of Light receive a complete profile story on **PointsOfLight.org**, media support, and a certificate signed by President George H. W. Bush. The nomination form can be found at www.pointsoflight.org/programs/recognition/dpol/nomination. For additional information about the award, contact Brian Carr, Points of Light Programs and Communications Director, Recognition and Cause Programs, at 600 Means Street NW, Suite 210, Atlanta, Georgia 30318, by phone at 404-979-2919, or via email at bcarr@pointsoflight.org.

Marion County Seniors Recognized for Exceptional Community Service

Janine Rogers
Communities for a Lifetime
Florida Department of Elder Affairs

National Meals on Wheels Honoree

The Department of Elder Affairs Communities for a Lifetime Office of Volunteer & Community Services recently recognized volunteers in Marion County for their service to seniors in their community. Mildred Musho was honored for being chosen this year’s winner of the Meals On Wheels Association of America’s Volunteer Contest. Ms. Musho has been a devoted volunteer of the Marion County Senior Services Meals On Wheels (MOW) program for 16 years. Recently (May 2013 to July 24, 2014), Mildred’s “Bucks for Seniors” campaign raised over \$50,000 for the local program. In August, she was formally recognized at the 2014 Meals On Wheels Annual Conference in Scottsdale, Arizona.

The Dynamic Duo

Described as the “Dynamic Duo,” Andrea Flannery (age 70) and Nancy M. Grabowski (age 67), both of Marion County, wanted to assist vulnerable and low-income seniors in their county. From their local newspaper, Nancy and Andrea learned about a group of seniors who were on the waiting list for home-delivered meals. They decided to become volunteers for the local MOW Women of the World, a service and charitable organization in the On Top of the World Community of Ocala. Together, Nancy and Andrea formed the “Meals for Seniors” campaign. They began by asking members of the MOW Women of the World organization to donate non-perishable food items. Since they first began their campaign, they have collected over 3,000 pounds of food and raised more than \$4,000 in financial contributions designated to provide meals for seniors.

For additional information on Marion County Senior Services volunteer programs and activities, contact Betty Green, Volunteer Coordinator, at 352-620-3501 or via email at bgreen@marionseniorservices.org.



COMMUNITIES FOR A LIFETIME

PREPARING FOR TOMORROW - TODAY

Can your community benefit from technical assistance and resources in housing, transportation, health and wellness, employment, volunteerism, or intergenerational programs?

Communities for a Lifetime helps Florida communities plan and implement locally defined initiatives that benefit all residents, from youthful to elder.

Join more than 100 communities statewide that:

- Plan for seniors who want to be actively engaged in their community
- Recognize that before long, one-third of Florida’s population will be age 60 or older

- Seek strategies to engage youth and seniors through multi-generational opportunities

- Understand the benefits seniors provide for overall future growth and development

- Seek strategies to develop additional local partnerships

To learn how you can join other Florida communities with a (senior) plan for the future, contact Janine Rogers, Director of Volunteer & Community Services, Communities for a Lifetime, 4040 Esplanade Way, Tallahassee, Florida 32399-7000, or call 850-414-2373 or email rogersj@elderaffairs.org.

COMMUNITIESFORALIFETIME.ORG



A Home Hazard You May Not Have Considered

*Cory Burke Livingston
Certified Aging-in-Place Specialist
Communities for a Lifetime
Florida Department of Elder Affairs*

A recent Google search of the term “tripping over the coffee table” yielded 202,000 results. From children’s fiction to murder mysteries, people are finding themselves tangled up with a coffee table. What became a major piece in the three-item living room staple – two end tables and a coffee table – foiled many a Tom, Dick, or Mary.

Legend has it that, on a whim, furniture factory president J. Stuart Foote invented the coffee table by cutting the legs off a standard table. Perhaps he should have left well-enough alone. In the home, the most common causes of falls are objects on or low to the floor. At an average of 20 inches in height, coffee tables fit the bill.

To illustrate the concept of coffee tables as hazards, let’s eavesdrop on our friends, the Stockstills....

Vinnie and Margie Stockstill had just ended their holiday season by dropping off their daughter, her husband, and their three children at the airport.

“I can’t wait to get the house back in order,” Margie sighed as Vinnie steered the car back onto the highway.

From the beginning of November through December, relatives and friends from colder climes and faraway places had visited Vinnie and Margie, usually staying a couple of days before moving on to the beaches of Florida’s east and west coast or to a theme park. Life in the panhandle of Florida meant that the Stockstill’s house was often a layover for visitors from the north who were headed south for the winter. The family’s visit was another matter.

“I can take it when people our age come for a visit,” Margie sighed. “At least all we have to do for them is add some nightlights so that they can see their way to the bathroom at night. But, when the grandkids



come, every piece of furniture becomes a potential for a bang on the head or a bump on the leg. I’ll be glad to get the living room furniture back in the right places.”

“Wait a minute, Margie,” Vinnie said, “it wasn’t just the kids who got bumps and bruises. Abe hit his shin on the coffee table and so did Gladys. When Cheryl and Herb were visiting, she turned around to leave the room and ran right into that thing. You know her eyesight isn’t the best.

“I have an idea, Margie,” Vinnie said as he drove into the carport. “Why don’t we follow the advice of those folks from the Department of Elder Affairs? Remember that presentation we saw at the senior center a few months ago about aging in place? They talked about making changes to the home to make it a safe, accessible, and functional environment. For the past 21 years, all that coffee table has been good for is gathering old magazines, pocketbooks, and plants. I don’t think we’ve ever served coffee from it.”

“Gosh, Vinnie,” Margie exclaimed, “if we get rid of the coffee table and rearrange the living room

furniture, we’ll have enough room for that floor lamp I wanted.”

The moral of the story: If it works better for you, get rid of one item that impedes your movement around your home and add another that brightens your way around your home.

In the home, the most common causes of falls are objects on or low to the floor. At an average of 20 inches in height, coffee tables fit the bill.

From Dream to Reality With "My Social Security"

Michael W. Grochowski
Regional Commissioner
Social Security Administration

In 1963, Dr. Martin Luther King, Jr., spoke about his dream of an America where equality was more than a concept—where it was an everyday reality.

I have a dream that one day this nation will rise up and live out the true meaning of its creed: "We hold these truths to be self-evident: that all men are created equal."

His dream struck a chord with many people and inspired a nation. It shined a light on the ideal that every citizen should have equal opportunity to prosper and succeed.

As we remember Dr. King and his dream for America, take a moment to reflect on your dreams for yourself and your family. What are the things that you want for your future? Do you see yourself enjoying retirement someday?

With some planning, that dream can come true. The best way to keep your retirement dreams on track is by opening a "my Social Security" account. A my Social Security account is an excellent tool that helps you plan for

the future. It lets you verify your earnings on your personal Social Security Statement—because your future retirement benefit depends on your earnings throughout your career. You can view your Statement at any time, giving you a good picture of what your future benefits will be. When you are ready to retire, you can even go online to apply for benefits from your home or office.

And the advantages of having a my Social Security account don't stop after you retire. Once you start receiving benefits, you can manage them with a my Social Security account. You can get an instant benefit verification letter, check your benefit and payment information, change your address and phone number, and start or change your direct deposit information—all online.

Setting up a my Social Security account is quick, secure, and easy. Millions of Americans already have accounts. In fact, someone opens one about every six seconds. Join the crowd and sign up today at www.socialsecurity.gov/myaccount.

It's the stuff dreams are made of.

ELDER UPDATE

Mail this form to:
Department of Elder Affairs
Elder Update
4040 Esplanade Way
Tallahassee, Florida 32399-7000

SUBSCRIPTION FORM

* If you are a current subscriber providing an updated address, please include your previous address in the comments box below.

First Name

Last Name

Phone Number

Year of Birth

Business/Organization, if applicable.

Street Address or P.O. Box No.

Apartment/Suite

City

State

Zip Code

Florida County

Postal regulations require that the person receiving the subscription be the one requesting the subscription.

Signature

Date

*Comments

Or subscribe at http://elderaffairs.state.fl.us/doea/elder_update_subscribe.php

ELDER UPDATE

Did you know that *Elder Update* is available in braille or on available on digital audio cartridge for persons with reading disabilities?

Contact the Bureau of Braille and Talking Book Library Services toll-free at

1-800-226-6075

for more information

Interning With the Long-Term Care Ombudsman Program

*Bryan Morgan
Long-Term Care Ombudsman Program
Florida Department of Elder Affairs*

Since 2012, the Long-Term Care Ombudsman Program has partnered with universities and colleges across the state to offer student internships for those in programs compatible with the mission of the program. Typically, this includes studies in health care management and social work. The students gain real world experience and pave the way for their future careers while providing much needed volunteer work in facilities for the program.

District Manager Kelli Stansbury, who has had positive experiences with interns, said, "The interns for the LTCOP have proven to be an asset to the organization. They are intelligent, enthusiastic, and extremely proficient in completing any task or project assigned to them. Their work exceeds all expectations, and they routinely volunteer to provide assistance to their fellow ombudsmen and the district office. The interns for the East Central Florida Office are an integral part of the program and vital to the fulfillment of the Ombudsman Program's mission."

Dr. Rodney Guttman, Professor and Director of the Center on Aging at the University of West Florida, said that he appreciates the opportunity to assign students to our internship program and felt that it was a terrific "real world" experience for the students. The ombudsman internship program meets a state requirement for higher education, and he was appreciative that the program could offer such an opportunity to fulfil such a requirement.

The internship is an intensive program, as the students must complete 30 hours of training that includes the history of the program, the importance of confidentiality, the need for gaining resident consent to pursue and act on their behalf and the procedures of visitations, assessments, and complaint resolution. Many students are required to work 120 hours with the program as ombudsmen and, in some cases, continue to volunteer after their semester is over.



The Long-Term Care Ombudsman Program offers student internships for studies in health care management and social work. The students gain real world experience and pave the way for their future careers while providing much needed volunteer work in facilities for the program.

As the internship moves past its second year, students continue to contact the program for acceptance into the intern positions. Those who leave do so satisfied and with a sense of accomplishment. Former intern Shanir Rahaming summarized her experience as, "Serving as an intern ombudsman has been one of the most rewarding work experiences of my life. As an ombudsman, I've had the privilege to meet and work alongside with some of the most amazing people who volunteer their time to ensure residents are being cared for and are treated with dignity and respect. There's no greater reward than knowing you've made a positive difference in someone's life."

The intern program is not only beneficial to the residents, but also to the Long-Term Care Ombudsman program in general. Practices of the mature ombudsmen and the energy and information from younger volunteers create a stronger unit that energizes itself through the sharing of new and old ideas. As the program continues, we hope that necessary obligations of the program are met with fresh perspectives and that more universities and colleges take part in this wonderful learning opportunity.

SUDOKU SOLUTION

2	9	3	6	8	1	4	5	7
4	1	7	9	3	5	2	8	6
6	8	5	2	4	7	3	1	9
9	3	8	4	1	2	7	6	5
1	2	6	7	5	9	8	3	4
5	7	4	3	6	8	1	9	2
7	5	2	8	9	3	6	4	1
3	4	9	1	7	6	5	2	8
8	6	1	5	2	4	9	7	3

Sudoku © Kevin Stone [Protected Puzzle]

The Florida Public Service Commission: Working on Your Behalf

Bev DeMello
Florida Public Service Commission

In early June, the U.S. Environmental Protection Agency (EPA) released a plan outlining proposals for each state to cut carbon emissions from existing power plants. According to a 60 Plus Association report, the proposed EPA regulations "...could raise the price of electricity in Florida, disproportionately impacting Florida's seniors." While the level of EPA regulations projected in Florida is significant, seniors should be comforted, knowing the Florida Public Service Commission (FPSC) is working on their behalf.

The FPSC, which regulates the state's electric utilities, regularly monitors the decisions of the EPA, the Federal Communications Commission, and the Federal Energy Regulatory Commission and participates in federal agencies' cases that might affect Florida consumers, including seniors on fixed incomes. In addition to filing comments to the EPA, the FPSC maintains an open dialogue about the proposed EPA rules with affected state agencies, including the Florida Department of Environmental Protection and the Office of Energy, as well as stakeholders.

A variety of changes has impacted the nation's electric system, including new federal regulations on air emissions, state mandates for renewable power, and increasing reliance on natural gas. New EPA emissions rules on mercury, acid gases, and other toxics are expected to significantly reduce the nation's coal-generated power, historically the largest and cheapest source of electricity. While Florida tackles these new regulations and navigates the rise of new technologies, the FPSC continues to protect Florida consumers' interests in an uncertain energy future.

Because energy, like food and housing, is an indispensable necessity of life, the FPSC works to hold down energy costs for Florida's residents. The FPSC must balance the utilities' cost to provide service, including state and federal requirements, and their need to identify reliable, economically feasible fuel sources for Florida's consumers. The FPSC will continue finding ways to minimize utility rate increases by weighing costs carefully and ultimately deciding what is in the public's best interest.



The FPSC realizes that monthly utility bills can strain the budgets of low- and fixed-income seniors who are affected by price fluctuations. For seniors needing help with their electric bills, most electric and gas utility companies in Florida have designated assistance programs administered by local nonprofit and government agency partners. Some cities and counties also provide limited financial assistance for energy bill payment. Social service agencies annually partner with utilities to secure federal funding to help low-income customers receive financial assistance with electric bills. Various social-service organizations distribute the funds. The FPSC encourages customers to contact their utility for specifics, but offers some general energy-assistance information:

LIHEAP

The Low-Income High Energy Assistance Program (LIHEAP) assists low-income Florida residents with home energy costs. Program funding is provided from the LIHEAP block grant through the U.S. Department of Health and Human Services. To qualify, you must be a Florida resident and need financial assistance for home energy costs. A customer who participates, or has family members who participate, in certain benefit programs, such as the Supplemental Nutrition Assistance Program (SNAP), Supplemental Security Income (SSI), or Temporary Cash Assistance may be automatically eligible. To apply, contact an agency in your area using the Florida Department of Economic Opportunity Agency Finder: <http://www.floridajobs.org/community-planning-and-development/community-services/low-income-home-energy-assistance-program>.

EHEAP

The Emergency Home Energy Assistance for the Elderly Program (EHEAP) assists low-income households, with at least one person 60 or older, experiencing a home energy crisis. For more information on additional eligibility requirements, call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337). Visit the EHEAP website at <http://elderaffairs.state.fl.us/does/eheap.php>.

Budget Billing

Some Florida utilities offer level payment plans that eliminate seasonal ups and downs from energy bills to help better budget monthly energy costs. Ask your local utility whether this service is offered.

Partial Payment Option

If you are unable to pay the full amount of a utility bill and receive a disconnect notice, call your utility about making partial payments.

Florida PSC

If you need help resolving regulated utility issues, contact the FPSC Consumer Assistance by calling 1-800-342-3552, or by email at contact@psc.state.fl.us, or through the FPSC's website at www.FloridaPSC.com.

For more information on the FPSC and EPA's proposed rules, visit <http://www.floridapsc.com/utilities/electricgas/EPAcarbonrules/>.

Call for Nominations for the 2014 C. Colburn Hardy Older Advocate Award

Statewide award is accompanied by a contribution from Humana – Submission deadline is March 27, 2015

Is there a senior volunteer in your community whose advocacy efforts are making a difference in the lives of seniors? You can honor that person by nominating him or her for the 2014 C. Colburn Hardy Older Advocate Award. This annual award, supported by the Florida Department of Elder Affairs and Humana will be presented in April 2015 at the State Capitol in Tallahassee.

The C. Colburn Hardy Older Advocate Award has been presented since 1999 to a year-round Florida resident who has made significant statewide contributions to policies, programs, or services for older Floridians. The individuals selected demonstrate vision, advocacy, and leadership on behalf of Florida's aging population.

C. Colburn Hardy was a community leader and author of numerous financial publications. He was an active supporter of the Florida aging network, a member of the Claude Pepper Commission, White House Conferences on Aging, a volunteer legislative lobbyist, and a long-standing member of the Florida Council on Aging. C. Colburn Hardy also served as a New Jersey legislator before moving to Florida to advocate on behalf of older Floridians.

The 2014 award will be presented by the Honorable Dorcas R. Hardy, Colburn's daughter and former Commissioner of Social Security. Among the selection committee members are Ms. Hardy; Carole Green, former Secretary of Florida Department of Elder Affairs; Austin Curry, former awardee and President, Elder Care Advocacy of Florida; and Michelle Coughter, Florida Senior Products Marketing Consultant for Humana, Inc.

Nominations for the C. Colburn Hardy Older Advocate Award are due March 27, 2015. For more information, please contact The Honorable Dorcas Hardy or Moya Thompson. To download nomination forms and use email links, please visit www.cchoaa.org.

Since 2012, the award has been accompanied by a contribution from Humana to a relevant Florida non-profit organization selected by the awardee. Humana, Florida's largest Medicare health benefits company with more than 500,000 members statewide, has long been a supporter of programs that recognize the volunteer work of seniors in the community. For more information, go to www.humana.com.

Previous Awardees:

E. BENTLEY LIPSCOMB St. Petersburg, Director, Florida AARP (1999)

WILLIAM E. HALE, M.D. Dunedin, Founder, Florida Geriatric Research Program of Morton Plant Mease Health Care (2000)

JOSE COLON Casselberry, Statewide SHINE Program leader (2001)

WILLIS N. MURRAY Miami, Chairman of the Board, Dade Alliance for Aging (2002)

STANLEY GODLESKI Sarasota, Contributions to telemedicine and end of life care (2003)

NORMAN L. BUNGARD St. Petersburg, Member, Florida Silver Haired Legislature (2004)

JOHN STOKESBERRY Miami, Former CEO, Florida Office on Aging and Adult Services (predecessor of DOE); former CEO, Alliance for Aging of Miami-Dade and Monroe Counties (2005)

AUSTIN CURRY Tampa, Senate President, Florida Silver-Haired Legislature (2006)

WILLIAM (BILL) HUMPHREY New Port Richey, Director, VITA, annual preparation of 10,000+ tax returns for seniors through public-private partnerships (2007)

NORMA LEMBERG Coral Gables, who, with Coly Hardy, launched Older Americans Act statewide programs and was an advocate for transportation programs (2008)

LINDA RUBENS, R.N. Jacksonville, Vice Chair, Florida Statewide Advocacy Council, (2009)

JOSEPH SCHWARTZ Coral Springs, Former Pharmacy and Drug Companies Executive involved in statewide education and training programs for seniors and law enforcement officers (2010)

ESTHER "TESS" CANJA Port Charlotte, Charter Member of TEAM Port Charlotte, served in various national, state, and local AARP leadership positions as well as volunteer advocate for seniors in Florida (2011)

OPPORTUNITIES FOR FINANCIAL VIGILANCE CONTINUED FROM PAGE 14

of Florida. Dealing with a licensed company provides safeguards for your protection.

The Department of Financial Services presents these and other tips to safeguard your personal information at the Operation S.A.F.E. (Stop Adult Financial Exploitation) Be Scam Smart workshops throughout the state. The Department is dedicated to keeping you informed on the latest scams and frauds targeting seniors so you can avoid becoming a victim.

Below are dates and locations for workshops scheduled for January 2015.

Tuesday, January 20th
Golden Lakes Village Phase A
10:30 a.m. – 11:30 a.m.
1700 Golden Lakes Boulevard
W. Palm Beach, Florida 33411

Wednesday, January 21st
Jupiter Community Center
10:00 a.m. – 11:30 a.m.
200 Military Trail
Jupiter, Florida 33458

Thursday, January 22nd
Hollywood Beach Community Center
10:00 a.m. – 11:00 a.m.
1301 S. Ocean Drive
Hollywood, Florida 33019

Wednesday, January 28th
Memorial Hospital of Tampa
12:00 p.m. – 1:00 p.m.
2901 W. Swann Avenue
Tampa, Florida 33609

Be sure to check our website often—<http://www.MyFloridaCFO.com/SAFE>—for a location near you and more tips to keep your dollars in your pocket.

JUDITH THAMES Orlando, former Florida State President of AARP, advocate for transportation and mobility programs, Winter Park Health Foundation Board member, and Vice President of LIFE@UCF (2012)

DAVID SALTMAN Sunny Isles Beach, LCSW, adjunct professor at Florida International University's Robert Stempel College of Public Health and Social Work; Chairman of the Health Council of South Florida's Policy, Planning, and Advisory Committee, and former President and CEO of Jewish Community Services of South Florida (2013)

Access to information regarding elder services and activities is available through the Elder Helpline Information and Referral service within each Florida county. For the hearing or speech impaired, all Elder Helplines can be accessed through the Florida Relay by simply dialing 711 from anywhere in the state.

Information & Referral
1-800-96-ELDER
(1-800-963-5337)

Florida Area Agencies on Aging (Counties Served)

Northwest Florida Area Agency on Aging, Inc.
5090 Commerce Park Circle
Pensacola, FL 32505
850-494-7101 • 1-866-531-8011
(Escambia, Okaloosa, Santa Rosa and Walton Counties)

Area Agency on Aging for North Florida, Inc.
2414 Mahan Drive
Tallahassee, FL 32308
850-488-0055 • 1-866-467-4624
(Bay, Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla and Washington Counties)

Elder Options
100 SW 75th Street, #301
Gainesville, FL 32607
352-378-6649 • 1-800-262-2243
(Alachua, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Hernando, Lafayette, Lake, Levy, Marion, Putnam, Sumter, Suwannee and Union Counties)

ElderSource
10688 Old St. Augustine Road
Jacksonville, FL 32257
904-391-6600 • 1-888-242-4464
(Baker, Clay, Duval, Flagler, Nassau, St. Johns and Volusia Counties)

Area Agency on Aging of Pasco-Pinellas, Inc.
9549 Koger Boulevard North
Gadsden Building, Suite 100
St. Petersburg, FL 33702
727-570-9696
(Pasco and Pinellas Counties)

Senior Connection Center, Inc.
8928 Brittany Way
Tampa, FL 33619
813-740-3888 • 1-800-336-2226
(Hardee, Highlands, Hillsborough, Manatee and Polk Counties)

Senior Resource Alliance
988 Woodcock Road, Suite 200
Orlando, FL 32803
407-514-1800
(Brevard, Orange, Osceola and Seminole Counties)

Area Agency on Aging for Southwest Florida
15201 N. Cleveland Avenue,
Suite 1100
North Fort Myers, FL 33903
239-652-6900 • 1-866-413-5337
(Charlotte, Collier, DeSoto, Glades, Hendry, Lee and Sarasota Counties)

Your Aging Resource Center
4400 North Congress Avenue
West Palm Beach, FL 33407
561-684-5885 • 1-866-684-5885
(Indian River, Martin, Okeechobee, Palm Beach and St. Lucie Counties)

Aging and Disability Resource Center of Broward County, Inc.
5300 Hiatus Road
Sunrise, FL 33351
954-745-9567
(Broward County)

Alliance for Aging, Inc.
760 NW 107th Avenue, Suite 214
Miami, FL 33172
305-670-6500
(Miami-Dade and Monroe Counties)

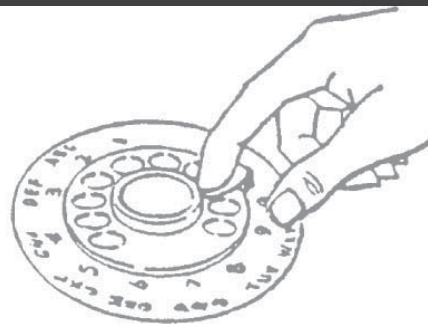
If you need information about, or referral to, a service provider outside Florida, call the national Eldercare Locator Service at 1-800-677-1116. An information specialist will assist you Monday through Friday from 9 a.m. – 11p.m. Eastern time. For people with Telecommunication Devices for the Deaf (TDDs), all Elder Helplines, as well as the Eldercare Locator Service, can be accessed through Florida Relay Service at 1-800-955-8771.

FLORIDA ELDER HELPLINE DIRECTORY

Please call the telephone number below in your area for information and referrals.

Alachua.....	800-262-2243	Lee.....	866-413-5337
Baker.....	888-242-4464	Leon.....	866-467-4624
Bay.....	866-467-4624	Levy.....	800-262-2243
Bradford.....	800-262-2243	Liberty.....	866-467-4624
Brevard.....	407-514-0019	Madison.....	866-467-4624
Broward.....	954-745-9779	Manatee.....	800-336-2226
Calhoun.....	866-467-4624	Marion.....	800-262-2243
Charlotte.....	866-413-5337	Martin.....	866-684-5885
Citrus.....	800-262-2243	Miami-Dade.....	305-670-4357
Clay.....	888-242-4464	Monroe.....	305-670-4357
Collier.....	866-413-5337	Nassau.....	888-242-4464
Columbia.....	800-262-2243	Okaloosa.....	866-531-8011
DeSoto.....	866-413-5337	Okeechobee.....	866-684-5885
Dixie.....	800-262-2243	Orange.....	407-514-0019
Duval.....	888-242-4464	Osceola.....	407-514-0019
Escambia.....	866-531-8011	Palm Beach.....	866-684-5885
Flagler.....	888-242-4464	Pasco.....	727-217-8111
Franklin.....	866-467-4624	Pinellas.....	727-217-8111
Gadsden.....	866-467-4624	Polk.....	800-336-2226
Gilchrist.....	800-262-2243	Putnam.....	800-262-2243
Glades.....	866-413-5337	Santa Rosa.....	866-531-8011
Gulf.....	866-467-4624	Sarasota.....	866-413-5337
Hamilton.....	800-262-2243	Seminole.....	407-514-0019
Hardee.....	800-336-2226	St. Johns.....	888-242-4464
Hendry.....	866-413-5337	St. Lucie.....	866-684-5885
Hernando.....	800-262-2243	Sumter.....	800-262-2243
Highlands.....	800-336-2226	Suwannee.....	800-262-2243
Hillsborough.....	800-336-2226	Taylor.....	866-467-4624
Holmes.....	866-467-4624	Union.....	800-262-2243
Indian River.....	866-684-5885	Volusia.....	888-242-4464
Jackson.....	866-467-4624	Wakulla.....	866-467-4624
Jefferson.....	866-467-4624	Walton.....	866-531-8011
Lafayette.....	800-262-2243	Washington.....	866-467-4624
Lake.....	800-262-2243		

Elder Helpline Can Assist Non-English Speakers



By calling the Elder Helpline, Florida's elders can access information and referral services through a translation service. Telephone interpreters provide live, on-the-line assistance by translating from English into as many as 148 different languages.

Are you worried that an elder relative or friend may be the victim of abuse? You can report known or suspected cases of abuse by calling Florida's Abuse Hotline at **1-800-96-ABUSE (1-800-962-2873)**.



Florida Senior Games Debuts New Look and 2015 Calendar of Events

Nick Gandy
Florida Sports

The 2014 Florida International Senior Games & State Championships were held over nine days in Lee County, December 6–14, with over 1,800 athletes age 50 and older participating. The 23rd Annual Games featured competition in 24 sports, and the 2014 State Championships was a qualifier for the 2015 National Senior Games, which will be held in Bloomington/Minneapolis/St. Paul, Minnesota, in July 2015.

Athletes 50 and older can start planning to compete in one of the 21 Local Senior Games events on the 2015 Florida Senior Games Series (FSG) Calendar. The Florida Sports Foundation works in conjunction with local entities to provide year-round Senior Games events that serve as qualifiers for the annual Florida Senior Games in December. The 2015 season also includes a new look with a new logo.

Beginning in January 2015 and continuing through April, 12 Local Games Series competitions will be held. After taking the hot summer off, nine more local games wrap up the annual calendar of events from September through November.

The Florida Senior Games in December will also have a new host community for 2015–2016 as the Clearwater area will serve in this capacity. Clearwater becomes the seventh Florida community to host the annual State Championships that date back to 1992.

For more details on the 2015 Games, visit www.flasports.com. Volunteers are always needed for the Games. Potential volunteers can sign up online with VolunteerSpot, the leading online signup and reminder tool, <http://vols.pt/mTFrYh>. Signing up is easy, and volunteers are not required to register an account or keep a password on VolunteerSpot.

2015 FLORIDA SENIOR GAMES Calendar of Events

Lake Senior Games (Clermont/Lake County)
January 24–October 31, 2015
www.lakeseniorgames.com

Delray Beach Senior Games
January 30–February 6, 2015
www.MyDelrayBeach.com

Destin/Emerald Coast Senior Games
January 30–February 28, 2015
www.cityofdestin.com

Lee County Senior Games
February 8–March 24, 2015
www.leeparks.org

Gulf Coast Senior Games
February 17–February 22, 2015
www.scgov.net

Polk Senior Games
February 28–March 16, 2015
www.polkseniorgames.org

Heartland Games for Active Adults
March 1–March 31, 2015
www.southflorida.edu/academic/commed/hsg.aspx

Good Life Games
February 9–April 19, 2015
www.goodlifegames.org

Charlotte County Fit for Life Senior Games
March 1–April 12, 2015
www.charlottecountyfl.com/communityservices/seniorgames/

Capital City Senior Games
March 7–March 16, 2015
www.visittallahassee.com/seniorgames
www.talgov.com/seniorgames

Cutler Bay Senior Games
March 9–March 14, 2015
www.cutlerbay-fl.gov

The Villages Senior Games
March 30–April 15, 2015
www.districtgov.org/departments/Recreation/seniorgames.aspx

Pensacola Senior Games
September 7–September 20, 2015
LeagueLineUp.com/PensacolaSeniorGames

Palm Coast & the Flagler Beaches Senior Games
September 12–19, 2015
www.palmcoastgov.com

Tampa Bay Senior Games
September 28–October 16, 2015
www.hillsboroughcounty.org/seniorgames

Jacksonville Senior Games
October 2–October 10, 2015
www.coj.net/seniors

Port Orange Senior Games
October 12–October 18, 2015
www.port-orange.org/parks

Gainesville Senior Games
October 16–18, 2015
www.gainesvillesportscommission.com

Ormond Beach Senior Games
October 24–October 31, 2015
www.ormondbeach.org

Martin County Senior Games
October 31–November 8, 2015
<http://econnect.martin.fl.us>

Golden Age Games
November 7–November 14, 2015
www.sanfordfl.gov

Florida Senior Games
December 5–13, 2015
Clearwater, Florida
www.flasports.com