



Helping Seniors Of Brevard

News from Helping Seniors Non-Profit

September 2022



Helping You Get Your Ducks in a Row!



Let's Talk Medicare.

**Inside: 5 Tips for Getting
the Best Medicare for You!**

The 6th Annual **Helping Seniors Car Raffle** for Charity.



The 2022 Chevrolet Camaro



The 2022 Dodge Challenger



The 2022 Kia Sportage



The 2022 Mazda Miata

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Base model provided. Upgrade at winner's cost/discretion. Need not be present to win. See Official Rules for complete details. Helping Seniors of Brevard is a Florida 501(c)(3) Nonprofit.

Let's Talk
Medicare.



See you at Zon Beachside!
10:30am Monday - Sept 26th 2022

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55 minute Program begins 10:30am - Snacks & Refreshments



Call 321-473-7770 to Reserve Your Spot!

HelpingSeniorsofBrevard.org/SRCB



President's Message

A Word from Joe Steckler,
Our President & Founder



I have written a lot lately about affordable housing and homeless people. We all seem to have different takes on the issue. After much research, I have come to the conclusion that it is a major problem that needs to be addressed now. The can has been kicked down the road long enough.

These two related problems—homelessness and affordable housing—require local government action to resolve. Our County Commissioners are elected to govern Brevard according to a duly enacted charter. And, they are given the staff needed to develop plans for implementing their guidance. In this case it is the Brevard Housing and Human Services Department.

I have watched the county double in size in the time I have lived here. The problem of affordable housing is not new, nor is the homeless problem. At the same time nothing has been done to develop a solution to either.

People come to Brevard and search for affordable housing. Other people who we call homeless are here in increasing numbers. Why? There are laws that would prevent much of the homeless issues if they were enforced.

Resolution of the affordable housing crisis is more difficult and will not happen overnight. It will require leadership, development of public housing, and a funding mechanism shared by local, federal, and private resources. Costs must be built into the county budget; this will require a tax increase or lowering of current services, most likely a little give and take of both.

I assure you however, that nothing will be fixed until we develop a county plan to address both the problem of homelessness and affordable housing, along with associated costs. Then a resolution dialogue can be started. If this is not done, then the can will continue to roll down the road, and it has rolled far enough!!!



Need Help?
321-473-7770





Helping Seniors Of Brevard



Let's Talk Medicare (& Your Stuffed Mailbox!)

*Kerry Fink, Executive Director
Helping Seniors of Brevard*

As we start to move into Fall, we also start to move into Medicare Annual Enrollment Period - it's that time of year when your mailbox gets stuffed with colorful offers from Medicare plan providers who want to inform you of the plans available to you for 2023.

That's a great and exciting moment - and it sounds like some help could be on the way for some costs related to Prescription Drugs and more, BUT, for the average person, the information that we get can be very difficult to sort through to figure the best idea for each of our individual circumstances.

Our theme this year has been "Getting Your Ducks in a Row" - meaning taking the time to carefully consider and plan for your best life in Seniors years. A corollary to that is "Don't Try this on Your Own" - meaning why try to sift through mountains of information, often highly technical and detailed, when excellent expert advice and assistance is often so close at hand, and in the case of Medicare information, typically at no cost.

In this issue of Helping Senior News, we want to encourage you to review our "key" article - 5 Tips for Getting the Best Medicare for You. Carefully reviewing your personal situation can really help you plan ahead for 2023 - including avoiding spots like the "donut hole" and/or learning about extra assistance that might be available for you as well.

Let's get ahead of the Aging Curve! Read this issue carefully and then give us at call - (321) 473-7770 or email at info@helpingseniorsofbrevard.org. We are here to serve you!



Have You Thought About This?

*Nancy Deardorff, Operations Director
Helping Seniors of Brevard*

Medicare Open Enrollment season is October 15th through December 7th. Understanding Medicare coverage and options can be overwhelming and confusing. Making informed choices when it comes to your Medicare coverage is of utmost importance to ensure you have the coverage you need, and to not only understand the benefits you are entitled to under your plan, but also to understand what is not covered that can lead to out of pocket expenses.

Making informed choices starts with educating yourself. There are four types of Medicare:

1. Medicare Part A (Hospital Insurance)
2. Medicare Part B (Medical Insurance)
3. Medicare Part C (Medicare Advantage Plan, or MA) which is issued by private insurance companies and combines the coverage of Part A and Part B, and often covers benefits Original Medicare does not, such as hearing, dental or vision services
4. Medicare Part D (Prescription Drug Plans)

Medicare Open Enrollment is your chance to choose Original Medicare or explore a Medicare Advantage Plan (MA).

There is far too much information for me to share with you in this short article but educate yourself now BEFORE you make your choice. For detailed information so that you can make an informed choice, go to www.Medicare.gov, or call me on the **Helping Seniors Information Line at 321-473-7770** and I can connect you to a trusted expert in our network who can educate you to help you choose the coverage that is right for you.



5 Tips for Getting the Best Medicare for You

Victoria L. Moore
The Integrity Group Insurance

Now that the grandchildren are settling back into school and fall days are approaching, it is the perfect time to start thinking about your current plan coverage and needs. The Medicare Annual Enrollment Period (AEP) runs October 1st– December 7th but what should you be thinking about now?

Annual coverage limits. If you currently have a Medicare Advantage plan, there is certain coverage, such as dental, in which you should schedule appointments now to utilize any remaining benefits you may have for the year. You can start a dental procedure at the end of the year and finish in the beginning of the next year when your benefit coverage is refreshed with your current plan or you are beginning a new plan. For eye glass benefits make sure to obtain your new glasses before the end of the year. If you don't have dental and vision benefits with your current coverage, there are plans that offer these options that you can consider during this time.

Special Enrollment Periods. Sometimes you may be eligible to enroll into a plan or switch coverage outside of the annual enrollment period. These special election periods can occur because you moved, have Medicaid or LIS, have a chronic condition such as diabetes, or want to enroll in a five star plan. If you have reason to make plan changes before January 1, 2023, then consult a trusted and licensed sales agent to find out if you qualify for this.

Annual Notice of Change. This month, September, you will get a letter from your current carrier spelling out the changes in your plan benefits from 2022 to 2023. The letters are usually very detailed and can be confusing. This is the time to reach out to a licensed sales agent that you trust to conduct an annual plan review or needs analysis to be sure your current plan is still your best option for the upcoming plan year. This is also highly recommended

if you have original Medicare and a prescription drug plan (Pdp). Drug plans, including cost, drug tiers, and formularies, can change every year, and so it is important to review to be sure you are on the most appropriate and cost efficient plan to meet your needs. I am currently scheduling plan reviews for October. Feel free to schedule with me at 321-272-0218 or your own trusted, licensed sales agent.

Employer Coverage. If you are receiving health plan coverage from an employer, or former employer, and you are eligible for Medicare, it is very important to understand your options and the impact of your decisions. Again, be sure to contact a trusted, licensed sales agent to review your benefit options, and always be sure to consult with your benefits administrator at your former or current place of employment. If you are working strictly to provide insurance coverage for a non-Medicare eligible spouse, know that there are non-Medicare health plan options for your spouse which would then allow you to enroll in a Medicare plan that could very likely reduce your family healthcare costs. Retirement could be closer than you realized!

Get Good Help. There are many resources to help Medicare beneficiaries select a health plan, and all of them should be without a fee or charge. However, many of the resources represent only one health plan or aren't specifically trained and appointed to present all of the health plans. Be sure that you choose a trusted, licensed insurance agent. It can be helpful to choose an agent in your demographic area that is more familiar with your provider network and that you know you can rely on for followup and assistance throughout the year, rather than a random person at a call center that you may never hear from again. Whether you are turning 65 soon or anticipating AEP, be prepared to be bombarded with mailers, TV ads and phone calls. If something sounds too good to be true, it most likely is, and if you're just not sure or totally confused on your options, then take a deep breath and as I've mentioned several times call a trusted, local sales agent. I am happy to assist! I can be reached at 321-272-0218.



Helping Seniors Of Brevard



Let's Talk Medical!

Marissa Mitchell



How a Care Manager Can Help

*Karen Wernlund, B.S. In Psy.
Emerald Care Management, LLC*

Happy summer neighbors! While summer may feel like it's endless, Fall is still on the way. With Fall comes the one of the most important times of the year for your medical planning: Annual Election time. Why is it so important? Because it is a crucial time to evaluate your Medicare Health and Prescription plan for 2023.

I meet so many neighbors that are frustrated and confused because insurance, especially Medicare, can be hard to understand. Deductible? MOOP (Maximum Out Of Pocket)? Prior Authorization? How and why are Referrals needed? All of these are included in your Summary of Benefits and can be hard to miss, until you must wait for care because of a "Prior Authorization" or pay higher for services because you have to meet a deductible.

Drug costs can change yearly as Prescription Formularies change, and what is covered now may not next year. Drugs are covered typically on 5 tiers from 1-5. Did you know that the same medication can vary on different carriers? They can!

Plan now to plan for your Annual Medicare Review. Update your drug list, list any upcoming procedures, and see what works and what doesn't. Prepare and schedule your review of benefits because after December 7th you are locked in for 2023.

I'm happy to answer any questions, at no cost. Call 321-361-1040.

As a Care Manager my priority is the respect, compassion, and dignity of a client. I am a type of navigational person. In this complicated world I am someone who can help with decisions. Not make the decision for you, but help by providing a road map that clearly indicates what a client feels they need.

Through a series of assessments I can research just how a client's home and life are functioning for them.

One is Daily Living. Are there areas in the home that could be supported for better safety and service? Is the kitchen set up for ease of cooking and cleaning up? De-cluttering not only makes a home safer, it lightens the load on the client's mind, and a healthier mind makes a better decision.

A Financial assessment reveals what a client's concerns are for their important records and documents. Are you able to keep track of your bills? Do you have a living will, power of attorney, and health care surrogate? Would you like to speak with an Elder Attorney?

A Physical Well-being assessment discloses information about mobility and social activities. Are you getting out as much as you would like to? What is your ability for getting out and about? And yes, how do your shoes fit?

These questions and much more will lead to our Plan of Care. A master road map that shows what services are wanted by the client, who is qualified to do the work, when it can be done, how much it will cost, and follow-up of the outcome.

For more information and a free Share and Care consultation, contact Karen at Emerald Care Management LLC at 321-622-8030.



To donate or for information and resources call us! **Helping Seniors** is here to serve you, call us anytime at **321-473-7770** or visit us at

www.HelpingSeniorsofBrevard.org



Home Care and Medical Care

*Jennifer Helin
Seniors Helping Seniors*

Joe Steckler often talks about the continuum of care in home care. As a “homemaker companion” company, we are at the beginning of that continuum. Because of our licensing, we are prohibited from doing any medical care. So why write an article on medical? Our clients come to us when they start needing some help. We walk alongside our clients on their aging journey, and we see a huge difference in those that take good care of themselves medically and those that do not.

What we have learned from our clients: Taking medications accurately and on time is incredibly important. Missing medications can be disastrous, cause hospitalizations, early entry into nursing care, or worse. Following up with doctors is equally important. Many issues, when dealt with promptly, are kept as minor inconveniences. Left unchecked, even a minor issue can develop into a major problem. Our clients who have kept social, exercise, take their medications regularly, and schedule routine visits are much healthier and happier than those that do not.

This is one of the reasons we brought in the Electronic Caregiver to supplement our services. Most of our clients are still active, and we want to keep them that way. Yes, it is an emergency alert, but it can also be so much more. The Pro Health series is an easy-to-use health monitoring system that can include several devices: Pulse Oximeter, Glucometer, Non-Contact Thermometer, Blood Pressure Monitor, and Weight Scale. The information from these devices is transferred via Bluetooth to the doctor’s office, care manager, or family caregiver. Trends can be spotted, and medications adjusted, proactively. It helps people stay out of the hospital and at home, where they want to be. Call us today: 321-722-2999



National Fall Awareness Day

*Ginger Snead, DPT, GCS
Fyzical Therapy & Balance Centers*

The National Council on Aging started National Fall Awareness Day on the first day of fall in 2008 to bring attention to fall-related injuries among seniors. This year’s observance is on September 22nd.

More than 25 percent of older people fall each year, sending 3 million seniors to the ER annually and resulting in 800,000+ hospitalizations. Falling occurs when your balance is disrupted through your sensory and/or motor systems. The brain processes input from several types of senses to maintain balance:

- Vision helps orient you to your environment
- Joint position sense tells your brain where your body is in space
- Your inner ear senses motion, equilibrium, and the position of the head, to coordinate different muscles that help maintain balance

Most of the time your brain can correct conflicting information from your sensory systems to keep you on your feet. But occasionally, you may get off-balance and fall due to a sensory conflict or muscle weakness leading to a dysfunction in balance.

Exercise that improves muscle strength and balance works to help keep the body’s systems functioning in harmony. Benefits include avoiding injuries associated with falls or dizziness, increased confidence with footing and movement, and reduced pain from poor posture or walking.

FYZICAL Therapy and Balance Center - Melbourne Beach and FYZICAL Therapy and Balance Center - Indialantic are “Fighting Falls this Fall”. Fall prevention is the cornerstone of our mission; “Balance” is part of our name after all! Our goal is to help our neighbors prevent falls from poor balance, stumbles, slips, tumbles or trips, which will reduce the likelihood of serious, and even life-threatening, injuries. Call 321-372-3090



Following Doctor's Orders for your Diet

*Jillian Zebris
Chefs for Seniors*

Deciding what to eat for dinner is already a task. When we are told by our doctor to eat a certain way, that task becomes even more challenging.

At Chefs For Seniors, we take the hassle out of mealtime and help navigate through the confusion of a special diet. Our menus can be customized to fit the doctor's orders. The types of diets on our menu include Low Sodium, Gluten-free, Vegetarian, Vegan, Dairy-Free, Low-Carb, Diabetic Friendly and Low Cholesterol.

We also implement a revolutionary nutrition plan called the MIND diet, which can have an impact on Alzheimer's prevention for seniors. The name MIND diet surprisingly isn't in reference to the diet's supposed ability to improve cognitive functioning. Rather, it stands for Mediterranean-DASH Intervention for Neurodegenerative Delay.

The MIND diet meal plan is essentially a combination of two popular diets, the Mediterranean and DASH, with an emphasis on brain foods shown to improve cognitive functioning.

Our services start with a free consultation to discuss your food likes and dislikes and any dietary concerns. Afterwards, we build your customized meal plan and schedule your chef visit. For your visit, you can sit back and relax while your personal chef does the rest! Call 321-210-6953

Thank you to Jillian for providing barbecue for Automotive August at Boniface Hiers - it was a delicious treat to enjoy while greeting folks at A.J. Hiers' Mazda, Kia, Chevy, and Dodge! Be sure to get your car raffle tickets at www.helpingseniorscarraffle.com!



The 12 Principles of our Practice

*Lee Sheldon, DMD
Sheldon and Furtado, PLLC*

How do we define our practice? We adhere to the following twelve principles:

The Principles of Our Practice

1. You will be fully informed of the work that we are doing and the reasons for that work.
2. You should expect a logical sequence of treatment for your entire mouth, with infections always given the first priority.
3. You should expect that we are thinking about your entire dentition when we make decisions.
4. You should expect that if we can do a treatment plan in phases, rather than do the whole thing at one time, we shall if you desire.
5. You should expect treatment plan alternatives with the risks and/or rewards as well as the finances clearly spelled out.
6. You should expect no pressure exerted by us in our presentation to you, just the facts as we see them.
7. You should expect that we are fully competent to do the work that we are doing and, if not, that we will refer to a specialist who is.
8. You should expect that the teeth that we are choosing to treat are healthy or can be made healthy as a result of treatment.
9. Where we have doubts, we will tell you.
10. If you don't need treatment, we won't recommend treatment.
11. You will receive a full range of anesthesia options.
12. You should expect to be treated kindly and fairly.

Call 802-2810



Helping Seniors Of Brevard



Helping Seniors of Brevard

NEWSLETTER SURVEY

Helping Seniors was recently awarded a grant by the Space Coast Health Foundation (SCHF) to support our educational outreach. We are most grateful to the SCHF for their generosity! In keeping with their guidelines, we ask you to take part in this quick survey to evaluate our efforts. You may mail your responses to Helping Seniors at P.O. Box 372936, Satellite Beach, FL 32937, or email to us at info@helpingseniorsofbrevard.org. Thank you.

1. Has *Helping Seniors News* provided you with useful information about healthcare?

Yes No N/A

2. Which topic(s) were most helpful to you?

August issue:

(available at www.helpingseniorsofbrevard.org)

- Medical Aging Plan
- Polypharmacy
- Your Healthcare Team
- Benefits of Assisted Living
- Home Care
- Nutrition After a Hospital Stay
- Care Management Services
- Medical Prevention Tips
- Fear and the Dental Office

September issue:

- Medicare Open Enrollment
- Medicare Tips
- Medicare Annual Review
- Care Manager
- Home Care and Medical Care
- Fall Awareness
- Special Medical Diets

3. What healthcare topic would you like to learn more about? _____

Konnect @ Kia!

4pm-7pm - Wednesday - September 21st

Hibiscus Court and Helping Seniors of Brevard
Cordially Invite You to Wine Down Wednesday
VIP Business Professional Networking & Fundraiser Mixer



If you are doing business in Brevard County, you are invited to join us for the **Konnect @ Kia** VIP Business Professional Networking & Fundraiser Mixer that takes place 4pm-7pm Wednesday September 21st at Boniface Hiers Kia, 3890 W New Haven Ave, Melbourne.

Accessing the event is free and it is all part of the effort to fundraise for Helping Seniors of Brevard via the 6th Annual Helping Seniors Car Raffle. Call Helping Seniors at (321) 473-7770 to RSVP for this event or get more information at HelpingSeniorsofBrevard.org.



You're Invited to
Konnect at Kia!





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- A 4-line Business Directory listing each month, for 12 months, in the online edition of the Helping Seniors Newsletter.
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(Based on annual commitment)

Call Helping Seniors today to get signed up!

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Helping
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Sail with your friends and your Helping Seniors friends from Brevard County on the luxurious MSC Meraviglia! Choose our 2-night quick getaway to Ocean Cay Marine Preserve, our 7-night sailing to Costa Maya, Cozumel and more, or come with us for the entire fun sailing!

**Take a 2-night getaway,
Explore the 7-night sailing
or join us for 9-nights
of fun and luxury!**



BACK TO SEA SPECIAL:

Limited Time Offer

Book an Outside Cabin
& receive FREE Upgrade
to BALCONY CABIN!

Let's Go Sailing!

MSC Meraviglia - January 2023
from Port Canaveral with your friends from Brevard County!

2-night getaway Jan 6th; 7-nights sailing Jan 8th
or join us for all 9-nights!
Call Chris or Betty at 321-978-5211 for Details.



**2022 Foundation Cruise
Helping Seniors of Brevard**

Travel is Better with Friends.
HelpingSeniorsTravelClub.com



Special MSC Meraviglia 7-Night/9-Night Cruise Price Includes...

- Cabin * All Port Charges * All Taxes * Gratuities
- * MSC Drink Package (valued at \$343/person)
- * Wifi Package (valued at \$134/person)
- * All Meals * All Entertainment * Special Events * Private Cocktail Party
- * Admin Fee * Fundraising Donation – Helping Seniors of Brevard
- * Work-Out Facilities * World Class Spa * Great Dancing * Live Bands

Itinerary...

- Fri Jan 6th Leave Port Canaveral at 6:00PM • Sat Jan 7th Ocean Cay Marine Preserve
- Sun Jan 8th Leave Port Canaveral at 6:00PM • Mon Jan 9th Nassau Bahamas
- Tue Jan 10th Ocean Cay Marine Preserve • Wed Jan 11th Fun Day at Sea
- Thu Jan 12th Costa Maya Mexico • Fri Jan 13th Cozumel Mexico
- Sat Jan 14th Fun Day at Sea • Sun Jan 15th Arrive Port Canaveral

EARLY BOOKING INCENTIVE - Book outside & receive free upgrade to Balcony!

- 2-Night Getaway Balcony at \$264/person (double)
- 7-Night Balcony (w/ Wifi & Drink Package) at \$842/person (double)
- 9-Night Balcony (w/ Wifi & Drink Package) at \$1106/person (double)

Contact: Helping Seniors of Brevard Travel Club Office 321-978-5211
or Chris Morse 818-430-1480 Cell
Cruising the Sea of Excellence



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