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Look Inside: "Taking Care of Your Heart";
Medicaid Questions; Fall & Balance Assessment;
Criteria for Tooth Extraction & More.

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President's Message

A Word from Joe Steckler,
Our President & Founder



Some of you may not know that I have been tied to a wheelchair for almost three years. I had a knee operation that was supposed to help me walk without a problem but due to several factors the problem worsened. However, that is all another story.

What my medical problems have taught me is the value of true friends. Many years ago, I joined a poker group that met once a month in rotating homes. It is not a high stakes game, rather it is one that has resulted in the development of a bond of friendship. Most members have their own story to tell of their military and other adventures from Korea to the present.

The important thing is that the sharing of personal experiences, along with the poker, has resulted in a deep friendship made possible by the members themselves. This friendship has made it possible for me to meet the challenges brought about by my confinement to a wheelchair.

My reason for telling you this is that we are now in the initial stages of opening the new Senior Resource Center, and the services there will result in a similar experience to the one that I described in my poker group. Not as personal, but still the venue for developing the type of care you might need to meet your own challenges. A "poker group" of your own and a resource that many will need as they age.

A real challenge facing Helping Seniors and our partner businesses in the Senior Resource Center will be the development of services that will assist those in need. This will take time, but it can be done with the help of service providers and volunteers who want to be part of a new organization in Brevard County that will be there for those seniors in need.

As the Center opens, I urge readers to become familiar with the services offered and if so motivated determine if you want to become a volunteer to help us serve those in Brevard County in need.



Need Help?

321-473-7770





Good Events to Consider!

*Kerry Fink, Executive Director
Helping Seniors of Brevard*

We are so excited about the progress we are making on the Helping Seniors “Senior Resource Center”, the great opportunity we have been given at the beautiful Omni Healthcare Apollo Professional Tower on the main medical campus in Melbourne - AND - that in July we have a number of important learning events coming up in our best efforts to help Seniors and those who love them.

Our free **Senior Education Series** events continue full force in July as we explore “Your Health & Wellness Checklist” with expert panelists Tami Leeberg (Practitioners in Motion), Jital Patel (Coastal Occupational Therapy), and Jillian Zebris (Chefs for Seniors). There are two opportunities to participate: July 7 at the Nautilus Ballroom at Zon Beachside and July 31 at Buena Vida Estates.

In addition, we are so pleased to offer a **Renters of Palm Bay FL Housing Workshop** on July 15, presented in cooperation with the Brevard Hispanic Center and made possible through a grant from the City of Palm Bay. The workshop will be moderated by Vinnie Richardson, Executive Director/Senior Housing Counselor of Christian Housing Ministry. This workshop will focus on reducing senior homelessness and improving housing stability for seniors in Palm Bay, something very much needed in the aftermath of Covid-19.

Finally, we are so enthusiastic about our first programs being organized at the Senior Resource Center in July thanks to the help of Coastal Occupational Therapy. These include **“Fall & Balance Assessment: Know Your Risk”** on July 12 and **“Drive Safe Brevard: Empowering Independence”** on July 20.

Find out about these FREE opportunities that can help improve the quality of your Senior years - call us today at (321) 473-7770 or visit HelpingSeniorsofBrevard.org.



Food for Thought

*Nancy Deardorff, Operations Director
Helping Seniors of Brevard*

There is more to health than physical health. Mental, emotional, and social health are equally important.

Recently the U.S. Surgeon General, Dr. Vivek Murthy, issued a new advisory declaring loneliness and isolation as public health crisis in the U.S., noting that loneliness and isolation can have a negative impact on an individual’s overall health equal to that of smoking and obesity and can increase the risk of heart disease, stroke, mental health issues, and dementia. The advisory cites that almost half of adults in the U.S reported feeling loneliness and or isolation in recent years. I encourage you to read the full advisory.

www.surgeongeneral.gov/priorities

When it comes to loneliness and isolation, our seniors are especially vulnerable due to loss of a spouse, friends, and family; lack of transportation to and from social events; and increased cost of living and inability to afford certain social events.

So, what can be done to combat loneliness and isolation in our seniors? There is no single answer. Getting connected with others is key. Social clubs, religious services, senior centers, volunteering, and travel clubs offer a chance to connect with others, and many of these are free of charge.

If you drive, offer a senior neighbor a ride or consider volunteering for one of the many Brevard organizations that need your help. Visit your senior neighbors, invite them over, or stay in touch over the phone.

We are all in this together. In the words of the Diana Ross song “Reach out and touch somebody’s hand, make this world a better place if you can.”

To donate or for information call **321-473-7770** or go to www.HelpingSeniorsofBrevard.org. **Helping Seniors** is here to serve you.



Your Health and Wellness Checklist

Traci Graf, RN
AVID Home Care

I have been a home health care nurse for more than nine years now. In my experience there are certain illnesses that really beat up your body and organs, some causing irreparable damage. Some are silent and will damage very important parts of the body like arterial walls, attacking while people may not even know they have an illness.

Let's explore two of the most common conditions that you can control to stay out of the hospital and living your best life. First, know your important numbers like blood pressure, hemoglobin A1C, and weight, which can be indicative of certain chronic conditions that cause widespread damage.

Hypertension

High blood pressure or hypertension is a silent artery wrecker. Our arteries carry blood with oxygen to every area of our body. They are constantly expanding and shrinking to send blood to other areas. For example, when we stand up from sitting, our arteries become more toned to send blood to the brain. This is a process going on continuously throughout the body.

High blood pressure wears out the elastic quality to the arterial wall, making them saggy and weakened in certain areas of high blood flow. This can result in an *aneurysm*. Much like a weak spot in a tire wall, it will explode eventually, creating a life-threatening emergency. Common places for an aneurysm are the brain, the aorta through the trunk of the body, and in the aortic arch going to the heart, all of which have very high mortality rates.

Ruining the elastic in the artery walls can cause vascular problems anywhere in the body. Hypertension also puts people at very high risk for stroke. As the pressure inside the artery increases and the blood flow is fast, it is easier for tiny pieces of plaque on the walls to break off and go to the brain causing an embolic stroke.

Control your blood pressure (BP). Quit smoking. Restrict your sodium intake. Normal BP range is 110-130/60-80. Anything higher should be reported to the doctor. If you are prescribed medication for this, make sure you take it every single day. People who do not take their BP medication regularly can cause BP spikes, which are the equivalent of yanking on a piece of elastic over and over; it will give out eventually.

If you are experiencing high BP, you may have a headache, your cheeks may become flushed and hot, or you may feel anxious for no reason.

If you want to monitor your BP or have your doctor adjust medications it is extremely helpful to start a BP log, checking it three times a day, same times daily for at least a week. Take the list to the doctor to identify if there are any trends like higher BP in the afternoon.

Diabetes

This brings us to the next condition, diabetes, another stealthy damager of internal organs. Diabetes can cause blindness, loss of limbs, vascular problems, and kidney failure. These complications occur when the arterial walls become hardened and cannot change pressure minute to minute to shift blood to places where it is needed.

The hemoglobin A1C is the most effective lab value to measure if you are well controlled. This test analyzes hemoglobin (red blood cells carrying oxygen) and identifies a percentage of them that are coated in sugar. It can give a doctor a three-month snapshot of where you are on the spectrum of control. Normal range is below 5.7; between 5.7 and 6.4 is prediabetes; and above 6.5 is diabetes.

All of us experience increased blood sugar levels when we eat. A diabetic, however, will not produce insulin when the level gets too high. In someone without diabetes, the pancreas will react to the rising blood sugar and release insulin to control it. This also can explain why people who are not well-controlled progress eventually to insulin dependence after exhausting the insulin they had. They burn out the pancreas.

(Continued on page 5)



Your Health and Wellness Checklist

*Traci Graf, RN
AVID Home Care*



FREE Fall & Balance Assessment!

*Jital Patel, OTR/L, CFPS, DRS
Coastal Occupational Therapy*

(Continued from page 4)

The fastest and most effective way to lower your A1C is through exercise. The latest research shows taking a 10–15-minute walk after dinner will make the quickest change. You must control your blood sugar levels by avoiding sweets, fruits, and complex carbohydrates.

Many diabetics turn to sugar free candies and sweets. This is worse than eating small amounts of real sugar in moderation. The body will immediately be confused and see the sugar substitute the same as sugar. Avoiding any foods that are white is very helpful at controlling blood sugar. The human body turns food high in white processed flour into sugar: white bread, white rice, white pasta all will have the same effects.

Both uncontrolled diabetes or hypertension result in chronic kidney disease and kidney failure. The sad part about damage from uncontrolled diabetes is once it starts to show, it is usually irreversible, so it is very important to know your numbers and where you stand.

Overall, eating the right foods, staying well hydrated with water, doing moderate daily exercise, and getting enough sleep should keep you in balance with your health.

If you are struggling with hypertension or diabetes, have a talk with your health care provider about what you and the doctor can do together to make a change. If your doctor has ordered lab or imaging tests, please have them done before your appointment!

Make yourself a priority, try and get fresh air and sunshine at least several times a week. Consider challenging yourself with something you have never done. Take a kayak ride, enroll in a dance class, take a walk on the beach. Do whatever makes you feel good and promotes health and wellness.

We are excited to announce a valuable opportunity for all our esteemed seniors in the community. The upcoming "Fall and Balance Assessment" event, hosted by the new Senior Resource Center in collaboration with Coastal Occupational Therapy, is a must-attend for those seeking to enhance their well-being and maintain an active lifestyle.

Falls can be a significant concern as we age, but with the right knowledge and preparation, we can reduce the risk and ensure our safety. That's why Coastal Occupational Therapy and the Senior Resource Center have joined hands to create this exceptional event dedicated to preventing falls and improving your balance.

At the Fall and Balance Assessment, participants will have the opportunity to undergo a personalized assessment by skilled therapists, who will evaluate various aspects such as balance, strength, and mobility. This assessment will provide crucial information about individual fall risks, enabling seniors to take proactive measures to enhance their safety and well-being.

So mark your calendars for the Fall and Balance Assessment event at the Senior Resource Center. Let's come together, learn, and empower ourselves to live life to the fullest. Remember, knowledge is power, and by knowing your risk, you can stay safe and embrace a vibrant and active lifestyle. See you there!

FALL & BALANCE ASSESSMENT

WEDNESDAY, JULY 12, 2023

3:00PM – 4:30PM

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Taking Care of Your Heart: Checklist for Seniors

*Denise Bergman, CSA, CDP
Senior Care Authority Brevard*

As we age, it is important to take extra care of our hearts. Exercise, diet, and supplements can all contribute to a healthier heart and a longer life.

✓ **Exercise Benefits for Seniors**

Regular exercise is essential to maintain heart health. Even low-intensity exercises such as walking or swimming can provide many benefits, including improved cardiovascular health and increased flexibility and strength. Yoga or tai chi are also great options to improve balance and reduce stress levels.

✓ **Supplements for Heart Health**

Supplements can also benefit your heart health. Omega 3 fatty acids reduce inflammation, which is linked to many chronic conditions such as heart disease. Vitamin D3 can lower cholesterol levels and decrease the risk of stroke. In addition, taking CoQ10 supplements may help prevent cardiovascular disease by supporting healthy blood pressure levels. Consult with your doctor before starting any supplement regimen to ensure you're taking the right dosage and that they won't interact with other medications you may be taking.

✓ **Heart Healthy Diet Guidelines**

Eating a healthy diet can also help keep your heart in good shape. Foods rich in antioxidants such as fruits, vegetables, nuts, and seeds help fight free radicals that increase the risk of cardiovascular disease if left unchecked. Sources of omega-3 fatty acids like salmon or flaxseed oil can help protect your heart from damage caused by inflammation. Additionally, limiting sodium intake is essential for managing high blood pressure, a major risk factor for stroke and other cardiovascular diseases.

Keeping your heart healthy should always be a priority but especially as you age! Exercise, supplements, and diet all play an important role in maintaining your heart health so make sure you're taking care of yourself! If you need additional information about how best to maintain a healthy lifestyle as a senior, consult your doctor who can give personalized advice that fits your needs best!



Get Answers to Your Medicaid Questions

*Corina Savelle
Total Long-Term Care Consultant Services*

Almost 92 million people were insured through Medicaid as of November 2022, but the government estimates that about 15 million may lose coverage as the COVID-19 public health emergency ends.

If you're concerned about losing your healthcare coverage with this change — or if you already have — read this to learn about what led to this moment and what to expect moving forward.

Shortly after the pandemic began, Congress passed the Families First Coronavirus Response Act requiring states to keep Medicaid members continuously enrolled until the emergency ended. As of April 1, 2023, states began returning to regular operations, including checking eligibility and terminating coverage for those no longer eligible.

States will have a 12- to 14-month “unwinding period” to determine who will still be eligible for Medicaid, and many people will lose their coverage during this time. You may have lost coverage as early as April 1. Certain states are quicker at determining eligibility than others, so it could take up to a year before you're removed from the program.

Notifications of non-coverage can arrive via mail, phone call, text message, or email. You could also receive new forms allowing you to re-enroll if you're eligible. Re-enrollment could take at least 30 days to complete, and the coverage could be retroactive up to 90 days.

The Centers for Medicare & Medicaid Services are allowing a Marketplace Special Enrollment Period for those who qualify but lose coverage during the unwinding. You can apply for Marketplace health insurance from March 31, 2023, through July 31, 2024. Premium tax credits based on your income could mean you pay nothing for this coverage.

It can be a confusing time when you're no longer Medicaid eligible. Please don't hesitate to call or email with your questions. (321) 752-0995



Failing to Plan Is Planning to Fail!

Hollie Fincher, PTA, LT, CDP, ED
Hibiscus Court Assisted Living

Are you prepared for the unexpected? “Old age” It’s still one of the last taboo subjects of modern society. Everyone’s aware of it, everyone knows it will happen one day, but even now it’s still one of those topics that no one wants to bring up.

Maybe you’ve decided to tackle getting older head on, but it doesn’t mean your family will be happy to; they may think you’re being morbid or worrying about nothing, but it is important you have a *what if...* conversation with your closest friends and family letting them know exactly what your wishes would be if you became unable to make those decisions due to a change in health status.

Plan for your needs...before they become necessary.

The last thing you need in your old age is stress. Try to envision the kind of needs you might have as you age and deal with them while it’s still easy to do so.

- Are you still in the family home you’ve been in for the last 20 to 30 years? Do you still need three bedrooms? Are you able to manage the upkeep of the home? The older the home, the more repairs you can expect.
- Should you consider moving closer to family to form an extended support network?
- When your mobility fails you, who will help?
- Did you plan financially? Caregivers at home, assisted living options? Around the clock care can be costly.

- Do you have a living will, power of attorney, or do-not-resuscitate order (DNR)? What are your wishes and are advanced directives in place?

All these things are well worth considering as you reach retirement age. One out of three aging adults will develop some form of dementia. When your mind starts slipping, is everything in place? Did you complete your checklist?

Know what you want.

While most people envision retirement as no work and lots of play, that’s not always realistic. Even if you don’t want to work (and don’t have to bring in extra money), you’ll want to find activities that keep you wanting to get out of bed in the morning.

So, before you even start thinking about money, your first step is to think about what you really want at retirement. Once you decide what that is, did you save enough? Here are some retirement calculator websites that may help:

<https://www.bankrate.com/retirement/retirement-plan-calculator/>

<https://www.nerdwallet.com/investing/retirement-calculator>

<https://investor.vanguard.com/tools-calculators/retirement-income-calculator>

Believe me when I say the unexpected will happen and, if you’re not prepared, it will create a hardship between family and friends. No one wants to see a loved one struggle, but in this day and age money doesn’t go as far as it did. So make your check list and get your ducks in a row for when the time comes, because it will come rather you’re ready or not!



Medicare Drug Coverage

Jerry Hadlock
Insurance Agent, Medicare Solutions

Once you become eligible for Medicare, even if you don't use a lot of prescription drugs, you may want to get Medicare drug coverage to help lower your drug costs and avoid a late enrollment penalty. You can join or switch drug plans between October 15–December 7 each year, with your coverage beginning January 1 of the following year.

When choosing drug coverage:

- Decide if you should get Medicare drug coverage or keep the coverage you have.
- If you have drug coverage now, ask if it's "creditable prescription drug coverage." This means your plan pays, on average, at least as much as standard Medicare drug coverage pays. If you're eligible for Medicare and go 63 days or more in a row without creditable prescription drug coverage, in most cases you'll have to pay a late enrollment penalty when you sign up for Medicare drug coverage later. This penalty lasts for as long as you have Medicare drug coverage.
- Ask how joining Medicare drug coverage will affect your current plan.

How to get Medicare drug coverage:

This depends on if you keep Original Medicare (which includes Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance)) or choose to join a Medicare Advantage Plan (or other Medicare health plan) with drug coverage.

- If you keep Original Medicare, you can join a separate Medicare drug plan.
- If you join a Medicare Advantage Plan with drug coverage, you'll get your Part A, Part B, and prescription drug coverage, from one plan. Visit [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) to find plans in your area.

Call: Jerry Hadlock Insurance agent 321-720-4526

Source: Medicare.gov



My Criteria for Tooth Extraction

Lee Sheldon, DMD
Sheldon and Furtado, PLLC

We've talked about my belief that too many teeth are being extracted. Here's when I think a tooth should and should not come out.

1. The tooth has so much damage that it is not restorable. This is a judgment call. Some teeth can be saved but will take a lot of work. Then it is your choice, based on your dentist's recommendation and the cost.
2. The tooth is causing a bone infection. Such a tooth can often be saved with a well-done root canal. That will solve the infection. If you do not do the root canal, you must extract the tooth to resolve the infection.
3. The tooth is so loose that you can almost wiggle it out with your fingers.
4. The tooth is cracked below the gum line.
5. The tooth is stuck below the gum line and can or will damage the adjacent teeth. That usually is an impacted wisdom tooth, which should be extracted in the late teen years.
6. There are not enough good teeth in an arch to restore them properly. This usually happens when multiple teeth have already been extracted.

Here's when teeth often don't need to be extracted:

1. You're told you have severe periodontal disease, which will only worsen. The teeth don't bother you. You've had no or few extractions. I have countless patients who were told that they needed to extract teeth. They retained their teeth in comfort and function thirty years later.
2. You're told that an implant will last a lifetime. We hope your implant will last a lifetime, but the data shows that saving a tooth is often more predictable than a dental implant.



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Helping
SENIORS
TRAVEL CLUB

2023 3RD ANNUAL FOUNDATION CRUISE HELPING SENIORS OF BREVARD

Oct 12th & Oct 15th 2023 - 3- 7- or 10-Night Cruise Round Trip Port

3 Cruises to Choose From!



Sail with your friends and your Helping Seniors friends from Brevard County on the luxurious MSC Seaside! Choose our 3-night weekend 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 3-night getaway,
Explore the 7-night sailing
or join us for 10-nights
of fun and luxury!**



**BACK TO SEA SPECIAL:
Special Pricing.
Call for Details!**



Special Musical Guest
Lorri "I'd Like to Teach the World to Sing" Hafer

Lorri Hafer - who was lead singer in the "Hillside Singers", who had the world-wide hit with "I'd Like to Teach the World to Sing" - is a renowned Jazz/Big Band Singer who has toured the world with the Glenn Miller Orchestra, Buddy Morrow & the Tommy Dorsey Orchestra, Les Brown & his Band of Renown, and more.



MSC Seaside rewrites the rule book of cruise ship design, combining indoor and outdoor areas to connect you with the sea like never before. MSC Seaside features a unique seafront promenade lined with places to eat, drink, shop, swim and sunbathe. And you can enjoy superb views from two glass-floor catwalks and panoramic elevators.



3rd Annual Helping Seniors Foundation Cruise

- * Cabin * All Port Charges * All Taxes * Gratuities
- * Travel Insurance * Drink Package * Wifi Package
- * All Meals * Hafer Trio Private Entertainment
- * Special Events * Private Cocktail Party * Admin Fee
- * Fundraising Donation - Helping Seniors of Brevard
- * Work-Out Facilities * World Class Spa * Great Dancing

EARLY BOOKING INCENTIVE - Call for Special Pricing!

- 10-nights - as low as \$1,141 pp - or choose Balcony at \$1,421 pp
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- (all inclusive pricing based on double-occupancy and includes amenities as listed above!)

Contact:
Helping Seniors of Brevard Travel Club
Chris Morse 818-430-1480 Cell
Cruising the Sea of Excellence



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