

THE IOWA CAFÉ

The Iowa Cafe is open to anyone age 60 and older and their spouse, regardless of income. This is an opportunity to get out for a nutritious meal and socialization. Participants receive a card that is pre-loaded with 15 meals per month and is good for one use per day at participating restaurants. Participants can use the card anytime the restaurant is open. The card is automatically reloaded each month.

Participants who use their card will receive a letter the following month that lets them know how many times they used their card the previous month. This letter also gives them an opportunity to contribute back to the program with their voluntary donation.

Each meal costs approximately \$8.00 to produce and we ask for a contribution of \$5.00. If participants wish to contribute they can send their contribution to any Elderbridge office (see back page for address). If someone is unable or chooses not to donate, it does not affect the use of the card. Contributions of any amount are appreciated and are kept confidential.

We currently have 13 restaurants in our 29-county service area.

- Mat's Place – Garner
- Dom's Café & Catering – Humboldt
- Chuck's Bar & Grill – Coon Rapids
- Deja Brew – Emmetsburg
- Crazy Bob's Bar B Que – Hartley
- Mary Jo's Hobo House – Britt
- Shortee's – Primghar
- 10th Hole – Riceville
- Aspen Leaf Café & Coffee House- Pocahontas
- The Blue Heron Bar & Grill – Mason City
- Bean & Bistro – Northwood
- The Plymouth Lounge – Plymouth
- American Classic - Spencer



January/February 2022

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MEDICARE CHANGES FOR 2022

Open enrollment for Medicare goes from Oct. 15 to Dec. 7 each year, when Medicare beneficiaries choose their coverage for the next plan year. As Medicare enrollees contemplate their choices for 2022, here are overall Medicare changes to keep in mind.

Original Medicare costs are going up

Original Medicare includes Part A and Part B. A separate Medicare drug plan, called Part D, is also available. Here's how deductibles, premiums and coinsurances are changing in 2022:

Medicare Part A (hospital insurance)

Although most Medicare beneficiaries don't pay a premium for Medicare Part A, those who do will see higher costs, paying \$499 a month in 2022, up from \$471 a month in 2021. This premium applies to you if you worked and paid Medicare taxes for less than 30 quarters. If you worked and paid Medicare taxes for 30 to 39 quarters, you'll pay \$274 a month for Part A in 2022, up from \$259 in 2021. If you paid Medicare taxes for 40 quarters or more, you won't owe a premium.

The Part A inpatient hospital deductible is increasing to \$1,556 in 2022 for each benefit period, up from \$1,484 in 2021. Coinsurance is also rising as follows:

- Hospitalization days 1 to 60: Members pay \$0 coinsurance for each benefit period.
- Hospitalization days 61 to 90: Members pay \$389 coinsurance per day for each benefit period, up from \$371 in 2021.
- Hospitalization days 91 and up: Members pay \$778 coinsurance per every "lifetime reserve day" after day 90 for each benefit period, up from \$742 in 2021. Members get up to 60 lifetime reserve days over the span of their life.

Coinurance for skilled nursing facility care will remain at \$0 for days 1 to 20 for each benefit period, and will be \$194.50 per day for days 21 to 100 of each benefit period in 2022, up from \$185.50 per day in 2021.

Medicare Part B (medical insurance)

All Medicare members pay a Part B premium, which is increasing to \$170.10 per month in 2022, up from \$148.50 in 2021. You may pay a higher premium, depending on your income. For example, those who file taxes individu-

ally with a modified adjusted gross income of more than \$91,000 (or those who file joint tax returns with a modified adjusted gross income of more than \$182,000) will pay an additional \$68 to \$408.20 per month on top of the Medicare Part B premium.

The Part B deductible is increasing to \$233 in 2022, up from \$203 in 2021. Once you meet your deductible, you generally will pay 20% of Medicare-approved costs for Part B services.

Medicare Part D (prescription drug coverage)

The average Medicare Part D premium in 2022 will be \$33 per month, versus \$31.47 in 2021. Those with higher incomes will pay more: Those who file taxes individually with a modified adjusted gross income of more than \$91,000 (or those who file joint tax returns with a modified adjusted gross income of more than \$182,000) will pay an additional \$12.40 to \$77.90 per month on top of their Part D premium.

Medicare Advantage plan ratings are higher

Medicare Advantage is a bundled alternative to Original Medicare that includes all the coverages of Medicare Part A, Part B and usually Part D. Medicare Advantage plans, also called Medicare Part C, often include additional benefits, such as some cost help with dental, vision and hearing care, fitness memberships, over-the-counter allowances and meal delivery.

With the possibility of a 5 star rating, 68% of Medicare Advantage plans that include prescription drug coverage have received an overall rating of 4 stars or higher for 2022, compared to 49% in 2021, according to the CMS.

Medicare Advantage premiums are lower

The average premium in 2022 for Medicare Advantage plans will be \$19 per month, versus \$21.22 in 2021. (Note: Medicare Advantage members are still responsible for the Medicare Part B monthly premium, which is \$170.10 in 2022.)

There are 3,834 Medicare Advantage plans available in 2022, up 8% from 2021. Of the 2022 plans, 59% are health maintenance organization, or HMO, plans, and 37% are preferred provider organization, or PPO plans.

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SANTA FOR SENIORS

The prevalence of the ongoing COVID pandemic has led to an increase in social isolation for many older Iowans. This is why Elderbridge Agency on Aging and North Iowa Community Action Organization partnered together on a program called "Santa for Seniors".

With the help of (sponsors) individuals, corporations, clubs, community business, etc. our seniors can have a brighter holiday season. A sponsor receives a wish list of items the senior has requested, which includes their wants and needs. To ensure confidentiality no personal information is shared with the sponsor. The sponsor will shop for the seniors and bring the wrapped gifts to either Elderbridge or North Iowa Community Action Organization.

All gifts were delivered to the seniors by volunteers and staff members for Elderbridge clients on December 13th and 14th. 139 older adults were provided gifts thru this collaborative effort.

We are blessed to live in an "Iowa nice" community that comes together to help less fortunate citizens during the holiday season. Thanks to all who participated in making this project a success!



Elderbridge volunteer Marlene Ryerson (pictured above) helped in making the season brighter.



The Kinney Lindstrom Foundation awarded Elderbridge Agency on Aging a \$5,000 grant to help with the costs of our Volunteer Program. Funding will be used towards recruiting, training, and retaining volunteers to provide non-medical client services when gaps in service exist and/or for agency operational support. Funding will help pay for identification badges, background checks, fuel stipends for volunteers transporting clients, a database for tracking volunteer hours and activities, rewards/recognition for volunteers, and marketing and advertising materials to attract volunteers.

Thank you Kinney Lindstrom Foundation for supporting the Elderbridge mission.



Although love songs might tell you otherwise, a broken heart can't kill you—but heart disease can. Heart disease is the leading cause of death in the United States for

both men and women, taking about 610,000 lives each year.

You might not be able to avoid Cupid's arrow, but you can take steps to help prevent heart disease. Start by scheduling an appointment with your doctor to discuss your risks and how to lower them.

Medicare covers a cardiovascular disease screening every 5 years at no cost to you. The screening includes tests to help detect heart disease early and measures cholesterol, blood fat (lipids), and triglyceride levels. If you've had a heart condition, like a heart attack or heart transplant, Medicare covers cardiac rehabilitation programs that include exercise, education, and counseling.

If you're at risk for a heart attack or stroke, there are steps you can take to help prevent these conditions. You might be able to make lifestyle changes (like changing your diet and increasing your activity level or exercising more often) to lower your cholesterol and stay healthy.

February is American Heart Month, so give your heart some love by visiting the Million Hearts Learn & Prevent center at www.millionhearts.hhs.gov. Here, you can find your possible risks for heart disease, and resources, like heart-healthy recipes to help keep your heart strong. Million Hearts is a national initiative to help keep people healthy and improve health outcomes.

While you're celebrating with loved ones this Valentine's Day, don't forget your heart needs some love, too. source cited medicare.gov



Leaves are falling & soon snow will be blowing!

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COVID, VACCINES and BOOSTERS - OH MY

ANSWERS TO SOME FAQ'S

The ACL (Administration for Community Living) recently held a zoom meeting on COVID and vaccines/boosters. The guest speaker was Vice Admiral Vivek H. Murthy (U.S. Surgeon General). Elderbridge Service Specialist Cathy Vande Hoef, attended and provided information on some of the frequently asked questions.

What do people need to know?

Boosters are not unusual for vaccines historically (MMR, Tetanus). Vaccination protection against COVID begins to decrease six months after you are fully vaccinated. A booster will increase your protection against severe disease and potentially death. If 16 years or older and 6 months out from a Pfizer/Moderna vaccine, you are eligible for a booster. If you received the J&J vaccine, you're eligible for a booster after 2 months. Booster recommendations for those under 16 will likely be available in the future.

Can you mix and match the initial vaccination and booster?

Yes, Pfizer and Moderna are interchangeable. If you had J&J you can also get a booster of any of them.

Can you get the COVID booster with other vaccinations?

Yes, you can get the COVID booster when getting other vaccinations like the flu shot.

What do immunocompromised individuals need to know?

The CDC recommends these individuals get the first two doses, then get a 3rd dose about 4 weeks later, as well as a booster (4th shot) 6 months after the 3rd dose. These individuals should talk with their doctors about their individual situations with their immunocompromised status. People should continue with safety protocols like masks and testing to reduce risk when gathering with people.

What about breakthrough cases?

Delta variant breakthrough cases are rare and with the vaccine tend to be much milder.

Are there other options to boost immunity?

Good sleep, eating well, exercising to keep body strong all boost our immune system.

Is it safe to gather with family even if they haven't had a booster yet?

Recommendation is to do rapid testing the day of the event to make sure everyone is COVID free. Wear masks if there are people in an indoor setting if not everyone is vaccinated. If anyone has symptoms (cold/flu symptoms) it's best for those people not to attend.

Any recommended messaging for those who are still reluctant (particularly senior population)?

50 million people are not vaccinated and millions more are vaccinated but not boosted. Best success comes from family/friends talking to family/friends and providing encouragement to get vaccinated/boosted. Listen to people, don't shame or judge them. Share your own story as to why you got vaccinated. Encourage them to talk to their doctor about their concerns. Make sure they talk to a credible source.

What else is there to protect yourself besides masks/distancing/testing/handwashing?

Improve ventilation. COVID can spread more easily in indoor setting vs outdoors. So gather outdoors if you can, or open windows to circulate air. Portable HEPA filters also help clean the air.

Is there a risk to those fully vaccinated/boosted to be around someone who is not vaccinated?

The risk of infection in those fully vaccinated and boosted is very low. Infections are much less severe in vaccinated individuals.

The goal is to get every American vaccinated and every vaccinated American boosted.

HEARTY VEGETABLE SOUP

Prep Time 15 mins, Cook Time 28 mins

Ingredients

- 1 Tbsp. olive oil
- 1 medium onion chopped
- 2 medium carrots sliced
- 2 cloves garlic, chopped
- 1 cup white corn kernels
- 1 (14.5 oz) can diced tomatoes, no salt added
- 3 cups low-sodium organic vegetable broth
- 1 tsp. dried ground thyme
- 2 bay leaves
- 1 cup broccoli florets (or cauliflower florets)
- 2 medium red or white potatoes, cut into $\frac{3}{4}$ - inch cubes
- 1 medium yellow squash, cut into $\frac{3}{4}$ - inch cubes
- 1 cup medium zucchini, cut into $\frac{3}{4}$ - inch cubes

Instructions

1. Heat oil in large stock pot over medium-high heat. Add onion and carrots; cook, stirring frequently, for 4 to 5 minutes, or until onion is translucent.
2. Add garlic; cook, stirring frequently, for 1 minute. Add corn, tomatoes, broth, thyme, and bay leaves.

Bring to a boil. Reduce heat to medium-low; cook, stirring occasionally, for 10 minutes.

3. Add broccoli and potatoes; cook, stirring occasionally, for 5 to 6 minutes.
4. Add squash and zucchini; cook, stirring occasionally, for 5 to 6 minutes.

Nutrition Facts: Hearty Vegetable Soup

Servings 8 Servings (about $1\frac{1}{2}$ cups each)

Amount Per Serving (12 oz):

Calories 172, Calories from Fat 27; % Daily Value*

Fat 3g 5%; Sodium 182mg 8%; Carbohydrates 33g 11%; Fiber 3g 13%; Sugar 5g 6%; Protein 5g 10%

* Percent Daily Values are based on a 2000 calorie diet.



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7 POSITIVE NEW YEAR'S RESOLUTIONS FOR CAREGIVERS

With all the stress and responsibility of caregiving, it's easy to forget to give ourselves credit for the wonderful things we do for others. Nurse Beckie from FirstLight Home Care shares 7 positive New Year's resolutions for caregivers that help us acknowledge our contributions and find ways to reduce stress and increase well-being.

New Year's resolutions for caregivers can be opportunities for growth, but can sometimes feel like punishments.

Instead of starting the year by focusing on the negatives, here are 7 positive resolutions that help you realize just how meaningful you are to the people you're helping.



1. Learn to love yourself again

When we embark on the journey of family caregiving, it's easy to lose ourselves. Between endless to-do lists and increasing needs, caring for an older adult may swell to consume our time and eventually, our personality, too.

And when even tiny, unimportant mistakes feel like we're failing someone we love, we may find ourselves in dark places with no clear path out.

But part of being a good family caregiver is taking care of yourself, too.

2. Finding ways to manage the doubt and insecurity that can sink in over time is one of the most important things we can do for ourselves

Don't stress about things you can't control.

One way to manage that doubt is to understand that there are many things that are simply out of

our control. There are times when we just can't be there or when there's nothing we can do to make a situation better.

In the New Year, take a step back and breathe. Remember that you can't control or solve every situation.

3. Become mindful of your situation

Ultimately, as family caregivers, we do what we do out of love for someone in our life.

Our sense of responsibility and duty may cloud that, but that love is the bond that keeps family caregivers going.

But it's easy to lose sight of this when you're trying to have a conversation with your older adult's doctor or helping them with basic needs.

Stop for a minute and consider the valuable time you've shared with the important people in your lives, as well as, the relationships you've built through these challenging times.

4. Look for silver linings

There are upsides to even the most difficult situations, but sometimes they're difficult to see.

The forest is there, you just have to look for it. Every time your kids get to spend an afternoon with their grandparents, or you have a moment to flip through old photo albums with your parents, these are points of genuine meaning.

5. Make time to decompress

Every caregiver needs to be able to step away once in a while.

You deserve to find respite from your responsibilities, whether it's finally taking that vacation you've been planning or going for a short walk in the evenings.

Self-care is crucial to your important role as a caregiver. Finding time to process your feelings and self-reflect is a necessary part of the caregiving process.

Taking time for yourself isn't selfish, it's critical for your well-being and those around you.

6. Embrace the time you have

Caregiving may seem endless, but it won't last forever.

The moments we have with an older adult are special, even if stress and responsibility often prevent us from enjoying them.

Working toward appreciating some of these moments a little more can help you feel more secure and confident about your caregiving – and maybe a little happier, too.

7. Find help when you need it

Finally, caregiving is a huge job. It's often more than one person can handle alone.

When you find yourself stretched thin or unable to meet all the obligations you've set, don't hesitate to reach out to family and friends for assistance.

Remember to be specific and direct, so your calls for help don't fall through the cracks.

Remind yourself that caregiving is about caring for someone and helping them live the best life they can, despite the circumstances.

Seeking help to provide the needed level of care isn't a failure. It's part of doing the best job you can.



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JANUARY 2022 MENU

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
3	4	5	6	7
Ham & Bean Soup Breadstick Broccoli & Cauliflower Mixed Fruit Peanut Butter Cookie	Ground Beef Stroganoff Egg Noodles Green Beans Mandarin Oranges	Chicken a la King Biscuit Mixed Vegetables Strawberries	Chili Mac Casserole Mixed Vegetables Peaches Applesauce Jell-O	Salmon Patties Baked Potato Creamed Peas Apricots
10	11	12	13	14
Taco Casserole Corn Bread Steamed Carrots Banana	COOK'S CHOICE	Apple Pork Chops Roasted Sweet Potatoes Green Beans Cranberry Pear Crisp	Herb-Rubbed Roast Beef Mashed Potatoes w/Gravy Asparagus Apple Slices Whole Wheat Roll	Crispy Baked Chicken Sweet Potato Fries Baked Beans Mixed Fruit
17	18	19	20	21
Baked Cod w/Lemon Cream Sauce Roasted Red Potatoes Mixed Vegetables Bread Pudding	Philly Sloppy Joe on WW Bun Roasted Sweet Potatoes Green Beans Pears	Brown Sugar Glazed Pork Mashed Potatoes w/Gravy Steamed Carrots Banana Whole Wheat Roll	Beef Teriyaki Skillet Broccoli Apricots Chocolate Chip Cookie	Hearty Chicken Stew Corn Bread Coleslaw Peaches
24	25	26	27	28
Chicken Alfredo Penne Breadstick Lettuce or Spinach Salad Strawberries & Bananas	Hot Beef w/Gravy Mashed Potatoes Mixed Vegetables Mandarin Oranges Whole Wheat Roll	COOK'S CHOICE	Baked Honey Chicken Sweet Potato Fries Green Beans Banana	Ham & Cheese Egg Bake Hash Browns Mixed Fruit Molasses Cookie
31				
Sloppy Jo Tater Tot Skillet Lettuce/Spinach Salad Corn Hot Milk Cake w/Mixed Berries				 

FEBRUARY 2022 MENUS

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
	1	2	3	4
	Crunchy Pollock or Baked Cod Fillet Potato Wedges Coleslaw Whole Wheat Roll	Cup of Minestrone Soup Turkey Sandwich Pears Bread Pudding	Goulash Breadstick Broccoli Peaches	COOK'S CHOICE
7	8	9	10	11
Cheeseburger on WW Bun Potato Salad Peas Strawberries & Pineapple	Chicken & Mushrooms Roasted Red Potatoes Asparagus Apple Crisp	Ham Loaf Sweet Potatoes Green Beans Pears	Liver & Onions -OR- Beef Patty Mashed Potatoes w/Gravy Mixed Vegetables Whole Wheat Roll	Hearty Veg Beef Soup Breadstick Lettuce/Spinach Salad Mandarin Oranges Ice Box Cookie
14	15	16	17	18
Baked Chicken Parmesan w/Spaghetti Lettuce/Spinach Salad Pears	COOK'S CHOICE	Beef Stew Whole Wheat Roll Coleslaw Hot Milk Cake w/Mixed Berries	Lunch Meat Sandwich Cup of Potato Soup Mixed Fruit Baby Carrots	BBQ Pulled Pork Sandwich Potato Wedges Mixed Vegetables Banana Cream Pudding
21	22	23	24	25
Chicken & Dumplings Mixed Vegetables Apple Slices Chocolate Chip Cookie	Meatloaf Mashed Potatoes w/Gravy Creamed Peas Peaches Whole Wheat Roll	Scalloped Potatoes w/Ham Broccoli Banana Chocolate Pudding	Chili Cinnamon Roll Steamed Carrots Pears	Roast Turkey Mashed Potatoes w/Gravy Green Beans Whole Wheat Roll
28				
Baked Pork Chop & Stuffing* Roasted Red Potatoes Broccoli Baked Apples				

MOODS and EMOTIONS

N	D	V	O	A	N	G	U	I	S	H	B	L	U	E
E	G	E	O	L	Y	H	E	L	P	L	E	S	S	T
A	Y	S	S	L	L	Y	T	E	O	Y	C	L	A	A
S	G	O	E	A	N	E	A	N	H	I	S	A	F	I
Y	R	N	F	N	E	C	M	T	N	L	U	I	R	L
G	O	E	U	F	E	L	A	A	U	A	O	V	A	I
L	U	S	M	F	E	P	P	F	I	G	I	O	I	M
O	C	S	U	O	M	N	E	I	R	I	R	J	D	U
O	H	L	O	Y	R	P	D	D	K	T	U	S	O	H
M	Y	H	S	M	O	S	M	E	E	A	F	R	W	K
Y	T	R	U	H	B	M	E	D	D	T	N	E	N	R
N	O	I	T	A	L	E	R	A	D	E	R	O	B	A
N	C	H	E	E	R	Y	R	J	R	D	A	E	R	D

Find and circle all of the words that are hidden in the grid. The remaining 12 letters spell an additional word.

AFRAID
AGITATED
ANGUISH
BLUE
BORED
CHEERY
DARK
DOWN
DREAD
EDGY
ELATION
FURIOUS
GENIAL
GLOOMY
GROUCHY
HELPLESS
HOPEFUL
HUMILIATED
HURT
IRKED

JADED
JOVIAL
LONELY
LOVE
MELLOW
MERRY
MISERY
OFFENDED
ORNERY
PANIC
PEACEFUL
PLEASED
REMORSE
SOMBER
SUNNY
SYMPATHY
UNEASY
UPBEAT
WEARY

The hidden word is: ASTONISHMENT

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Created under the Older Americans Act, Elderbridge has been meeting the needs of Iowans age 60 years and older and their caregivers for more than 40 years.

Elderbridge serves older Iowans in a 29-county area in Northwest and North Central and Central Iowa with the goal of providing the necessary information and resources to empower our constituents to manage their lives and the aging process to the best of their and our abilities.

To learn more about the services Elderbridge provides to older Iowans, contact an Elderbridge office or visit www.elderbridge.org.

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