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

CNN’s recent article entitled, “Older Americans miss out on billions of dollars in benefits as inflation takes a toll” says that about 14 million adults age 60 or older qualify for aid from the federal Supplementary Nutrition Assistance Program (also known as food stamps) but haven’t signed up. More than three million adults 65 or older are eligible but not enrolled in Medicare Savings Programs, which pay for Medicare premiums and cost sharing. In addition, roughly 30% to 45% of older adults may be missing out on help from the Medicare Part D Low-Income Subsidy program, which covers plan premiums and cost sharing and lowers the cost of prescription drugs.

“Tens of billions of dollars of benefits are going unused every year” because older people don’t know about them, find applications too difficult to complete or feel conflicted about asking for help, said Josh Hodges, chief customer officer at the National Council on Aging, an advocacy group for older Americans that runs the National Center for Benefits Outreach and Enrollment.

Many programs serve seniors with extremely low incomes and minimal assets. However, that isn’t always the case. In fact, programs funded by the Older Americans Act, like home-delivered meals and legal assistance for those facing home foreclosures or eviction, don’t require a means test (but those with low incomes are often prioritized).

Some local programs, such as property tax breaks for homeowners, are available to anyone 65 or older.

“You’ve earned these benefits,” Hodges said, and older adults should think of them “like their Medicare, like their Social Security.”

In every community, Area Agencies on Aging, organizations devoted to aiding older people, perform benefits assessments or can refer you to other groups that conduct these evaluations. These assessments identify which federal, state, and local programs can assist with various needs – food, housing, transportation, health care, utility costs and other essential items. Agency staff will also frequently assist older adults in completing application forms and in collecting the required documentation.

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

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

Reference: CNN (Sep. 9, 2022) “Older Americans miss out on billions of dollars in benefits as inflation takes a toll”

Suggested Key Terms: Elder Law Attorney, Medicare, Social Security, Elder Care, Financial Planning

Source: Your Weekly Blog Digest from Huizenga Law Firm P.C.
As a child, your mother likely told you to drink your milk. It turns out your mom was right. Milk contains calcium and vitamin D which help build strong bones. Because vitamin D doesn’t occur naturally in many foods, it is common for people to be deficient.

Besides your diet, there is another way for the body to get vitamin D. That is by exposing bare skin to sunlight. When our skin is exposed to the sun’s rays, the body is able to synthesize vitamin D from cholesterol. It doesn’t take much sunlight for that synthesis to occur. Usually, sun exposure is easy to come by during most months of the year. In many climates, however, winter offers fewer hours of sunlight. Less sunlight limits the hours the body can synthesize vitamin D.

Another struggle is that winter is just plain cold. People bundle up in layers of clothing and rush from the car to their house or destination.

What can you do to get more Vitamin D:

- Make good food choices: Consuming foods high in vitamin D might be a little trickier, but there are some options. Canned salmon, milk, tuna, beef liver, cheese, egg yolks, and mushrooms are a few. Another option is to look for foods that are enriched with vitamin D, such as yogurt, cereal, and orange juice.

- Talk to your doctor about supplements: While most nutrition experts say it’s better to get your essential vitamins and nutrients from a healthy diet, vitamin D is often an exception. If you are concerned you or a senior loved one’s vitamin D level is too low, talk with your physician. They can perform a simple blood test to make that determination. If you do have a deficiency they will order either a prescription dose of vitamin D or an over-the-counter supplement.
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COMMUNITY KINDNESS PROJECT

Our community kindness project this year was a huge success. Elderbridge teamed with North Iowa Area Community College (NIACC) to help seniors prepare for the fall season. On Wednesday, October 26, 2022, Vicki Young, Elderbridge Volunteer, along with approximately 45 students from NIACC raked yards, picked up sticks, and pulled weeds for 10 seniors within one day. In addition to these tasks they also took down a wasp nest and helped release a bird that got caught in the siding. (The bird was released and flew away.) The teams that helped contribute to this day were the NIACC Softball Team and the NIACC Track and Field Team. We are so happy to partner with them and what a great intergenerational experience for the college kids and the older adults they helped.

Submitted by Laura Allen Elderbridge Volunteer Coordinator/Fundraising Specialist
The start of a new year can be a time of renewal. It offers each of us an opportunity to reflect, set new goals, and start over. For many, living a healthier life is a popular New Year’s resolution. If it’s one of yours, we have some suggestions to help you live better in 2023.

1. Improve your diet

Cooking for one or two during can seem like more work than it is worth. Unfortunately, many of us often turn instead to convenience foods or fast food. Most are loaded with sodium, carbs, and calories. If you just aren’t interested in preparing foods on your own, consider a meal delivery service. Blue Apron, for example, is a popular option that offers plenty of easy to make, healthy to eat meals.

2. Get moving

A sedentary lifestyle is now believed to be as bad for your health as smoking! It contributes to a variety of health concerns, ranging from obesity to diabetes and high blood pressure. Try to limit the amount of time you spend sitting and get up and move around throughout the day. It may help to invest in a fitness device that sends you an alert if it’s been too long since you’ve moved.

3. Connect with an exercise program

Another resolution to make in the new year is to exercise 30 minutes a day. Talk with your doctor for advice about the best types of exercise for you, and how much to do at first. While many people are sticking close to home because of concerns about COVID-19, there are plenty of options to exercise in the privacy of your own home. If you’re just getting started, set a goal that feels achievable, like walking on a treadmill for 15 minutes in the morning and practicing yoga for 15 minutes in the evening.

4. Learn to manage stress

Living with chronic stress is bad for physical and emotional well-being. Try to learn a few stress-management techniques you can turn to in the new year. Journaling, music, art projects, and meditation are a few to explore.

5. Laugh more

If you’ve been feeling lonely and isolated, resolve to laugh more. Laughter is not only fun, it’s also good for your health. It helps lower blood pressure and decrease the risk for depression. Remind yourself that laughter is the best medicine, whether it is talking with a funny friend on FaceTime, watching a comedy series on television, or streaming a new romantic comedy.

6. Have a physical

If you’ve been putting off seeing your primary care physician, commit to scheduling an appointment in January. They can evaluate your health status and help schedule routine screenings that might be due. The good news is that most insurances pay for an annual wellness visit, so you won’t incur any out-of-pocket expenses unless your physician orders additional testing. Here’s to a happy, healthy 2023! ©LPi
Elderbridge Agency on Aging received a $5,000 grant from the Farrer Endowment Foundation to support the Elderbridge Volunteer Program. Funding will be used for background checks, identification cards, training, gas stipends to reimburse volunteers that provide client transportation, and marketing and retention strategies. On behalf of the Elderbridge Board of Directors, staff, and clients we serve, thank you Farrer Endowment Foundation for your gift and support of the Elderbridge mission.

The staff at Elderbridge wish all of you a Happy Holiday and a healthy, prosperous New Year!
Sudoku

Fill in the grid so that every row, column and 3x3 box contains the numbers 1 through 9.

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Difficulty: ★★☆☆☆
The Elderbridge Agency on Aging...

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.

Mason City
1190 Briarstone Drive, Suite 3
Mason City, Iowa 50401

It is Our Mission to Advocate for and Empower Older Adults, Caregivers and Individuals with Disabilities to Pursue Independent Healthy Lives.

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Send to:
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1190 Briarstone Drive, Ste 3
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The Bridge is available to persons aged 60+ living in our 29-county service area without charge. If you wish to give a voluntary donation to help defray costs, the suggested donation is $5.

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