

# Boomer & Senior News Line

By Matilda Charles

## Helping Seniors Stay at Home

Across the U.S. there are 296 communities in the AARP Network of Age-Friendly Communities. These represent 75 million people who live in areas that work to provide all that's necessary to create livable communities for everyone, especially seniors. AARP gives grants to these communities for specific efforts, such as to improve the walkability of downtowns, train volunteers in dementia programs, build raised planters in community gardens, create age-friendly trails and bike paths, and install key-code boxes outside the homes of elderly so EMTs can gain quick access. To find out if you're in an area that has senior services like these, go online to [aarp.org](http://aarp.org) and search for Age-Friendly Network. Scroll down to see if your community has joined the AARP network. If it isn't listed, you can learn how to get started in your area. Other organizations also help seniors. Aging in Place, for example, has information on

how mobility options can allow seniors to stay in their homes. Whether it's in-home stair lifts or transportation to appointments, Aging in Place has information on its website at [aginginplace.org](http://aginginplace.org). Depending on the level of support from individual states, some local Aging at Home groups adapt their help according to what is needed by those in the community. Some show support by providing services such as yard work, food delivery, snow shoveling and handyman chores. Social opportunities are big, with exercise classes, game nights, nutrition programs and luncheons. Transportation, especially in rural areas, helps to get seniors to their appointments with doctors and friends. To find senior services in your area, go online to search for "at home senior services" and your state. The organizations have names like Home Instead, At Home, Aging in Place and others.

## How Will You Keep Busy This Winter?

Did you read the weather almanacs' predictions for this winter? One of them mentioned teeth-chattering cold. Others ranged from warm and wet to cold and dry. No matter, winter is coming. Have you decided what you'll do when it's cold where you live? While none of us wants to stay locked inside every single day, we do need to prepare for those days we just can't get out. Here are some thoughts: -- Does your library have a book mobile? Check the bestseller lists and make your reading list. Some books won't be released yet, but if you reserve the books now, you'll be higher on the list when they do come out. Check your favorite authors to see if they'll be releasing a new one this winter. -- Consider starting a hobby you've only thought about. If you'll need supplies -- paints, yarn, fabric, a new computer to write your novel, genealogy

generations sheets, a yoga mat and workout video, pots and potting soil for indoor plants -- get them now. If you need your piano tuned or guitar restrung before you start online music lessons, put that on your schedule. If you want to try your hand at designing a website or blog, sign up for a domain name. If beading and jewelry-making sound interesting, pick out your online supplier. If you want to sample woodworking, build a model railroad in the basement, or tie flies at the kitchen table, look for plans and tools. -- For days when you dare to brave the elements, consider a library reading group, swimming classes at the YMCA, a weekly afternoon bowling league, board-game evenings, a cooking class or group tours through the local seniors center. The key is to stay active and engaged during the winter, even if you have to do it at home.

## It Now Costs Nothing to Freeze Your Credit

Per a new law, you can now put a freeze on your credit report for free. Gone is the \$10 (or more) fee to freeze your credit and another equal fee to unfreeze it later. Multiplying by three for the big-three reporting companies, the cost kept too many people from taking steps to protect their credit. All three companies -- Equifax, Experian and TransUnion -- now are required by law to give consumers this option after the huge credit debacle last year, when over 148 million people had their information stolen. Unfortunately, you still need to contact all three agencies. Freezing one does not automatically freeze the other two. Why is it important to freeze your credit? With locked reports, no one can sign up for new accounts in your name. Mortgages, utilities, loans -- they're all at risk. There are several ways to freeze your credit. If you call or

submit your request online, the companies have to freeze your credit in one day. Later, if you need to unlock your reports (if you want to apply for something), they have to do that within one hour. You also can freeze it by mail. Call Experian at 1-888-397-3742, Equifax at 1-800-685-1111 and TransUnion at 1-888-909-8872. Note: You'll need a personal identification number to use if you ever want to unfreeze your credit. Write it down and put it somewhere safe. Another way to protect your credit is with a lock. You can use a cellphone and an app to do this, but it's not as secure. If you've been a victim of identity theft, go online to [www.identitytheft.gov](http://www.identitytheft.gov) or see [www.consumer.ftc.gov](http://www.consumer.ftc.gov) for more information. Remember that you're entitled to one free credit report per year. Order yours from [annualcreditreport.com](http://annualcreditreport.com).

# BOOMERS & BEYOND

## What to Know About Medicare

Medicare is a federal health insurance plan that working Americans pay into through payroll taxes. It is a valuable benefit, as most Americans' health insurance is tied to their jobs, thus leaving a hole when workers retire, but enrolling in and navigating the program can be a daunting task. The AARP has a Medicare Question and Answer Tool to walk people through the plans Medicare offers, what health care coverage you need and can afford, and the timeline you should expect as you are signing up.

### Basics of Medicare

At age 65, Americans are eligible for Medicare. There are four parts:

- Part A (hospital): Helps pay for the cost of hospital stays and time in short-term skilled nursing facilities, hospice and home health services.
- Part B (medical): Helps pay for doctors, outpatient and preventive care and certain medical equipment.
- Part C (Medicare Advantage): An alternative coverage option that puts all your Medicare benefits into one plan.
- Part D: Helps cover the cost of outpatient prescription drugs.

If you or your spouse have earned a min-

imum of 40 work credits through paying Medicare payroll taxes, you won't pay monthly premiums for Part A insurance. Work credits aren't necessary for Part B or D services, though there is a monthly premium for those. Like traditional health insurance, Medicare does not cover all health care costs. Plans have different deductibles, premiums and copays. Your income also may be a factor on how much you pay.

### How to Sign Up For Medicare

Even after paying payroll taxes and turning 65, most Americans still must apply for Medicare. The initial enrollment period lasts for seven months, with the fourth month being the month you turn 65. You should sign up during this period if you have no other health insurance or have insurance you bought yourself; you have retiree benefits from a former employer;



you have COBRA coverage or veterans' benefits; or you're in a nonmarital relationship and covered by their insurance. If you enroll before your 65th birthday, your coverage begins on the first day of the month you turn 65. If you enroll after, there is a delay. A special enrollment period is available for people who have health insurance past the initial period and allows them to delay enrolling in Part B until their previous coverage ends. There also are exceptions for expatriates or people who are covered through a spouse's insurance.

## Get Creative

Seniors thrive when they are actively engaged -- especially in any activity that allows them to think and behave creatively. In fact, according to Today's Geriatric Medicine, creative art pursuits offer many benefits to older adults, including enhanced cognitive function and reduced feelings of depression and anxiety. Many creative pursuits are particularly suited for seniors because they allow you to engage at your own pace. Find an activity that excites you and follow that passion.

### Visual Arts

There is a lot encompassed in visual arts -- everything from painting and drawing to sculpture, pottery and design. This means there is a lot of room for you to try several things and introduce yourself to new mediums.

Add a bottle of wine and a few friends, and you might have found your newest hobby.

### Cooking

Food is good for the soul, and cooking it is good for the mind -- and stomach. Cook-

ing can be as creative and experimental as you allow it to be. Try new things on your own from books you own, or borrow from the public library, or join a class. One of the great things about cooking is that you can start at any age, at any level. Just want to learn the basics? There is a class for that. Always wanted to try your hand at Thai food? There is a cookbook for that. Has it been your dream to test out delicate French pastries? There is no doubt a neighborhood full of willing test subjects to taste your creations.

### Music and Theater

Whether you want to participate or listen, you can find composition to suit every mood, and can engage with music all year round. Go to concerts or attend perfor-



mances hosted by your local playhouse. Music has been found to stimulate the brain and memory. According to a recent study published in Hearing Journal, adults ages 60 to 85 without previous musical experience exhibited improved processing speed and memory after just three months of weekly 30-minute piano lessons. Involvement in participatory arts has been shown to have a positive impact on mental and physical health of senior adults, regardless of skill level or past experience. So get out of your comfort zone and try something new.

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