

Worthington Corners

February 2021 COA Newsletter



Worthington Council on Aging
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Holiday Luncheon

The COA held a successful curbside holiday luncheon on December 21. 158 meals were served, thanks to Rabbit Hole Restaurant. Many thanks to the members of the Board who were servers and cheerful greeters, and Charley Rose who provided the wonderful music. Thank you Chief Bob Reinke for directing traffic, along with Charley Rose. We would also like to thank Scott Smith who helped with deliveries.



With the very generous assistance of the Fiddlehead Inn and the Rabbit Hole Restaurant, Penny Molyneux and a group of donors, the Town of Worthington is providing meals for anyone who may have a need based on finance or access during the COVID-19 pandemic. Meals are available for pick-up at the Rabbit Hole on Sundays from 1-1:30pm. Please reserve your meals before 11:30 am on Friday through one of the following means; call 238-1625 and leave a message.; text 413-238-1625 with number of meals; email relief@worthington-ma.us

If you do not have the transportation to pick up a meal or are otherwise incapacitated and need delivery, please also leave your name and address. Please be sure to speak slowly when you leave the message.



Hilltown Easy Van Ride

A supplementary program to Hilltown Easy Ride Van service is the Driver Pool. The Driver Pool is a program using drivers that are hired by Hilltown CDC and employees of HCDC. They use their own vehicles to assist in taking seniors and disabled to medical appointments if the van is being used for other riders. The drivers for the program also will do pickup and delivery of groceries: pharmaceutical and other necessary items for those who are unable to get the items themselves. The drivers are screened and go through an approval process. Riders already signed with FRTA for use of the van are eligible to use this service. Call Easy Ride Transportation Coordinator Ed Pelletier: 413-296-4232.

Brown Bag

The Brown Bag Food for Elders program provides a free bag of healthy groceries to eligible seniors once a month. The food items are selected specifically to meet seniors' special dietary requirements to help them stay healthy and active. In Worthington, bags are delivered to your door the 3rd Friday of each month, usually before noon by a member of our community. Applications are available and confidential. You may call 238-5962 for an application to be mailed to you or email coa@worthington-ma.us.

Welcome to the Worthington Library

In this age of uncertainty, be assured we are here for you. We continue to accept requests for books, magazines, DVDs, CDS by phone or email, which we then place in our outdoor book drop box. The upper section is for your pickup; the lower for returns. You are also welcome to come into the library in person following these procedures: look for the green light near the back door. When it is on, you may come in. Turn off the light, sanitize hands, and put on the gloves provided for you. You may browse or use the computer for up to 30 minutes. When you leave, discard the gloves in the bin near where you got them and turn the green light on, signaling the library is ready for

the next patron. The library's patron hours are currently Tuesday 3-7, Thursday 3-7 and Saturday 12-3. To help you choose materials from home, we are putting our catalog online. Go to the library's website at www.worthingtonlibrary.org New books are coming in all the time and there are some great ones. See you soon!

Whiting Street Fund

This fund exists for the sole purpose of providing financial assistance to Worthington residents who are experiencing short term needs. The fund helps individuals and families with expenses that directly affect their well being.

Assistance has been provided with medical expenses, car repairs and fuel bills. The board confidentially reviews all applications and if approved, arranges for the bill to be paid. You may contact Bruce Barchefsky 413-563-8888; Diane Meehan 413-238-0001; Cath Whitcomb 413-238-5968 or email Street@worthington-ma.us

February 14th- Valentine's Day



Happy Valentine's Day

I thought I won the argument with my wife as to how to arrange the dining room furniture. But when I got home the tables were turned.

What did the stamp say to the envelope on Valentine's Day?
I'm stuck on you.

What do you call a Valentine's Day gift that didn't arrive on time?
Chocolate

Knock, knock
Who's there?
Disguise.
Disguise who?
Disguise is your boyfriend!

What did the calculator say to the pencil on Valentine's Day?
You can always count on me.

American Heart Month

It's no secret February is all about hearts— but not just the candy kind. It's also a time when the nation turns attention to keeping families and communities free from heart disease, the No 1 killer of Americans. The first proclamation was issued by President Lyndon B. Johnson in February 1964, nine years after he had a heart attack. Since then, the President has annually declared February American Heart Month. The good news is that heart disease is preventable in most cases with healthy choices, which include not smoking, maintaining a healthy weight, controlling blood sugar and cholesterol, treating high blood pressure, getting regular checkups and moderate activity.



Who else wakes up in the morning and checks their cell phone like it's the morning paper?



Seniors Aware of Fire Education

Senior  SAFE

Here we are, almost 11 months struggling with COVID-19. It has been a long haul, but there is light at the end of this dark tunnel. There are now vaccines that can make us immune to the COVID virus. We will all be informed about when and how we can be vaccinated. This is all very good news. With all the different things being said and posted by people who fear and deride vaccination, here are a few things for everyone to consider:

- ⇒ The vaccine will help our bodies develop immunity to the virus that causes COVID-19 without us getting the illness.
- ⇒ The vaccine does not cause COVID-19; it fights against it.
- ⇒ It takes the body about a week to convince itself that it is immune to the virus; so keep up the good work of social distancing, mask wearing and staying safe.
- ⇒ Sometimes, the process of building immunity can cause symptoms like a fever. These are signs that your body is at work building immunity.
- ⇒ Pay attention to what the real health officials are saying. They are trying to save lives.

Be SAFE and stay strong.

--Worth Noyes, SAFE Educator
Williamsburg & Cummington Fire Departments

The Senior SAFE program is sponsored by many of your fire departments and the Massachusetts Department of Fire Services.



Would you like to receive your newsletter, in color, by email instead of snail mail?

If so, please email Kristen at regionalcoanews@gmail.com to be put on the email list. Include your address so I will know which mailing list to take you off of. Thanks!

Big Five plus Letter of Instruction

Last month I added a Letter of Instruction to the tasks of keeping up with your financial and administrative life. Sorry to do that... Now, I guess I better explain.

Your will is a legally binding document but may be more helpful if accompanied by a Letter of Instruction which is not legally binding. The Letter is a document you prepare to help guide your Executor and others in following your wishes. It is not a substitute for a will nor should it set up any conflict with a will. It can be quite informal, even handwritten, (legibly, please), but needs to be readily available upon your death.

What goes in the Letter? Anything you think would be helpful. Think about a list with your banker, insurance agent, lawyer, and phone and account numbers. Write down where things are like tax files, real estate papers, social security documents, passwords, keys to a safety deposit box.

You might want to account for how pets will be cared for. You could specify how your funeral will go, e.g., musical selections. Sentimental items can be included, for instance I use several kitchen utensils that my Grandmother used and they still have life, so I would like them to go to a family member but am certainly not going to clutter my will with them.

The Letter of Instruction is a way for you to express your preferences and to make things easier on others. Just think about what someone would need to know to be able to easily close out your life. Then keep on living!

Jean O'Neil, TRIAD committee member
413-268-2228, jeanoneilmass@gmail.com

Good News!

By Deborah Hollingworth

"Do you know what that's going to cost?" the pharmacist asks me when I went to pick up a new Rx the month before last. "No", I said, "my doctor just prescribed it for me." "That will be \$600" she said and waited to see if I still wanted the prescription. Nationwide, 50% of older adults do not take their prescribed Rx: 30% never even go to pick up the script. Because they can't afford to.

These statistics have remained consistent, even when we have Medicare D plans, or health insurance through our pension benefits to subsidize the cost of our drugs. Some co-pays are unaffordable.

So what's the Good News? Who can help?

There are programs that help with medication costs. Let's start with the **Manufacturer Patient Assistance Programs** which give you your Rx free or at greatly reduced cost. Pharmaceutical companies are required by Federal regulation to offer patient assistance programs. Many will offer this assistance to those who have a Medicare D plan, but have high co-pays which represent a financial hardship. After you determine who manufactures your Rx, you can go to their website, see what the eligibility requirements are, download an application, have your doctor complete their portion and submit. Eligibility guidelines vary, typically you will qualify if your income is less than 250% of Federal Poverty Level which is \$31,900 for an individual, \$43,100 for a married couple.

Next, **Manufacturer Free Trial offer**. This also requires that you figure out who manufactures your Rx and go to their website to see if they offer free samples. Your doctor may also be able to give you free samples, but this is a short term solution. You shouldn't count on it for months at a time.

Co-payment Foundations are non-profit charitable organizations set up to help patients with specific medical conditions. You must be covered, have health insurance that covers your Rx, but this is to help for exorbitant co-pays for certain medications. To see if you might benefit, you can call the **Pharmacy Outreach Program** that we talked about in the November Good News article. This program is a free service provided by the University of Massachusetts and the Executive Office of Elder Affairs: 866-633-1617. The feedback I've gotten from those of you who have contacted them has been excellent. They are experts in sorting out all these options and determining what might be the best approach to lowering your Rx costs.

Low Cost Generic Medications. While these Rx might not have high co-pays, if you are taking 8-12 different Rx monthly, the cost can add up. Remember that Walmart, Stop & Shop and Price Chopper have their "400 list". This is a listing of over 400 medications you can purchase for \$4 a month, or \$9 for a 90 day supply. Their websites have a listing of medications covered.

Discount Rx cards, like Good Rx. There are many available. Ask your pharmacist for suggestions as to which might be helpful. Usually these cards are for people who do not have any Rx coverage, or...and this is important...if your insurance plan's formulary does not include the Rx you need to take.

Prescription Advantage, which we talked about in the March Good News last year, subsidizes the cost of your Rx when you reach annual out of pocket spending limits which are determined by your income.

And, finally, **Health Safety Net**, which we talked about just last month, covers Rx for those who qualify. Your income needs to be less than \$3,190 for an individual, \$4,320 for a married couple.

NOTE: eligibility for all these resources is *income based*, and does not count assets.

Who can help sort all this out for you?

Needy Meds, a national non-profit resource dedicated to helping people locate assistance programs. Check out their website for more information.

Remember both **The Pharmacy Outreach Program**, and your **SHINE** counselor can also help search for resources.



When can I get the vaccine?

Printing a timely update in a monthly newsletter is a challenge, but especially now in trying to keep up with vaccination updates.

The Baker-Polito Administration and the Department of Public Health developed a vaccine distribution timeline. The timeline reflects several priorities: protecting the commonwealth's most vulnerable including the commonwealth's 1.7 million older adults, maintaining the health care system capacity, and addressing inequities in health care access and COVID-19 burden.

For general overall information on the vaccine program, go to:

www.mass.gov/info-details/covid-19-vaccination-program#weekly-covid-19-vaccination-report

This report is updated every Thursday by 5pm.

Aging, COVID and Crisis Competence: Another check on Anti-Ageism

I continue to be struck by a paradox in the views people hold about older adults in our country. We're often defined as frail but also resilient, needing caregivers but often the ones providing care to grandchildren, spouses, siblings and friends; sick but

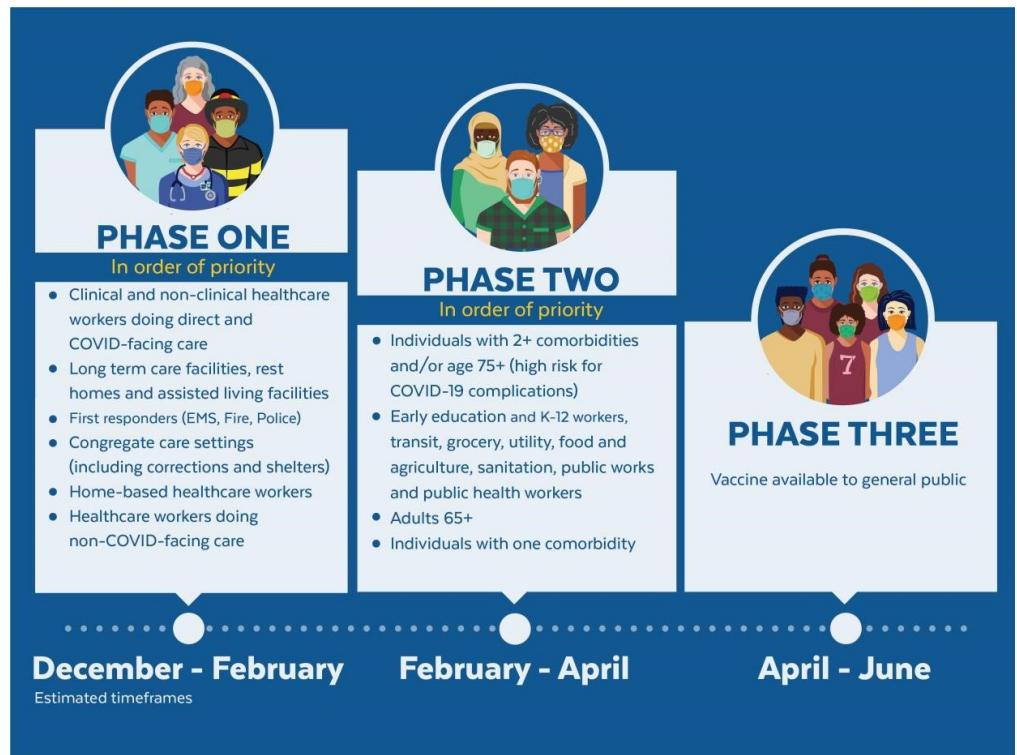
living for 90-100 years. Yes, we are vulnerable to the spread of COVID, but the most concentrated risks can be found in long term enclosed settings. No, we do not make up the largest number of victims found on national charts. Let's face it: we are both strong and at risk; reasonably anxious, but usually careful about exposure and have picked up experiences over the years that have prepared us to be able to cope. Mark Brennan-Ing, PhD., Hunter College Brookdale Center for Healthy Aging calls this crisis competence, "As we get older, we get the sense that we're going to be able to handle it, because we've been able to handle challenges in the past. You know you get past it. These things happen, but there's an end to it, and there's a life after that." The elderly have in

many cases defied expectations even as the virus has decimated their ranks. "There are some older adults who are doing quite well during the pandemic and have actually expanded their social networks and activities... but you don't hear about them because the pandemic narrative reinforces stereotypes of older adults as frail, disabled, and dependent." says Brian Carpenter, PhD, Washington University.

In a publication entitled "Pumping Irony" Craig Cox reports a number of research findings on how older adults have managed to cope as well as it has with the psychological challenges the pandemic presents. Excerpts below:

Older folks take the virus seriously. "The vast majority of respondents changed their behavior in response to public-health warnings, limiting their exposure by declining invitations to family gatherings and public events, reducing their shopping trips, and even canceling doctor appointments".

We've discovered new sources of joy and comfort. A University of Michigan-Dearborn survey conducted with people 60 years and older during the early weeks of the pandemic found that older people were more resourceful than expected when faced with long periods of sequestration. About a third of those polled said they'd enjoyed connecting with friends and family via digital platforms, while about 20 percent reported leaning on hobbies, pets, spouses, and religious faith to ease their anxiety.



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This Newsletter is sponsored in part by a grant from The Executive Office of Elder Affairs.

COVID Vaccine Scams!

Federal and state organizations are advising everyone to stay vigilant about COVID-19 scams related to vaccines, treatments, test kits and clinical trials.

Here are five key points that state and federal officials want the public to understand.

1. Initially, the vaccine will be available in limited quantities, so people should turn to trusted resources — their doctor or local health department — for guidance.
2. People should not buy any kind of coronavirus vaccine or treatment on the internet or from an online pharmacy.
3. Doses of vaccine that were purchased with U.S. taxpayer dollars will be provided to patients at no cost. Providers, though, may charge an administration fee and have that fee reimbursed by private and public insurance companies. There's also a means of reimbursement for uninsured patients.
4. Consumers should not respond to any solicitations about the vaccine. "Fraudsters are using telemarketing calls, text messages, social media platforms and door-to-door visits to perpetrate COVID-19-related scams," HHS officials said in the Dec. 3 fraud advisory.
5. People should not give cash or any other form of payment to suspicious callers, nor should they divulge personal, medical or financial information, which criminals can use to fraudulently bill federal health care programs and to commit medical identity theft.

There will be strict protocols for the order in which certain groups of people, such as nursing home residents and health care workers, will be inoculated. Watch for announcements from federal and state governments. For more information, consult online resources like the Centers for Disease Control and Prevention webpages and the FDA's vaccine webpages.

