

# Senior Insights

www.aaapb.com

## UPCOMING EVENTS

Caregiver Support Information meetings are held monthly:

Andrews Senior Center—  
3rd Tuesday @ 1:00

Big Spring Senior Center—  
2nd Tuesday @ 10:30

Fort Stockton Senior Center—  
2nd Wednesday @ 10:30

Dawson County Senior Center,  
Lamesa—3rd Tuesday @ 10:00

Memorial Health Care Center—  
Seminole—1st Wednesday @ 10:30

Manor Park, Midland—  
Last Thursday @ 10:00 and 2:00

Midland/Odessa—  
Parkinson's Caregivers - Call for Details

Midland Lutheran Church  
The Patio—2nd Thursday @ 2:00  
Respite Care Available

Ward County Senior Center,  
Monahans—3rd Thursday @ 10:00

Odessa Regional Medical Center—  
South Campus  
4th Wednesday @ 2:00

Courtyard at Parks, Odessa—  
4th Tuesday @ 2:00 PM

Pecos Senior Citizens Center—  
2nd Wednesday @ 1:00

Rankin Senior Center—  
3rd Wednesday @ 10:30

Martin County Senior Center,  
Stanton—2nd Tuesday @ 1:00

Permian Basin Aging Advisory Council  
Meetings are held at 10:00am on the  
following dates:

**January 18, 2017, April 19, 2017, July  
19, 2017, and October 18, 2017**

at the Permian Basin Regional  
Planning Commission

## WHAT IS THE DONUT HOLE?

A number of visitors to [www.HealthCare.gov](http://www.HealthCare.gov) have told us they'd like to know more about the Medicare "donut hole" in the Part D program.

If you aren't familiar with Medicare, it is a health insurance program for people 65 or older, people under 65 with certain disabilities, and people with End-Stage Renal Disease (permanent kidney failure). People with Medicare have the option of paying a monthly premium for outpatient prescription drug coverage. This prescription drug coverage is called Medicare Part D.

Basic Medicare Part D coverage works like this:

- You pay out-of-pocket for monthly Part D premiums all year.
- You pay 100% of your drug costs until you reach the \$400 deductible amount.
- After reaching the deductible, you pay 25% of the cost of your drugs, while the Part D plan pays the rest, until the total you and your plan spend on your drugs reaches \$3,700.
- Once you reach this limit, you have hit the coverage gap referred to as the "donut hole," and you are now responsible for the full cost of your drugs until the total you have spent for your drugs reaches the yearly out-of-pocket spending limit of \$4,950.
- After this yearly spending limit, you are only responsible for a small amount of the cost, usually 5% of the cost of your drugs.

Needless to say, for most people with Medicare Part D, the donut hole presents serious financial challenges. Some people have had to choose between their rent or groceries and their prescription drugs.

In addition to the 55% discount on covered brand-name prescription drugs, the percentage you save in the coverage gap (Medicare prescription drug coverage) will increase each year through 2020. By 2020, the coverage gap will be closed, meaning there will be no more "donut hole," and you will only pay 25% of the costs of your drugs until you reach the yearly out-of-pocket spending limit.

For further information about Medicare's donut hole or other services, contact one of the Benefit Counselors at the Area Agency on Aging of the Permian Basin (AAA) at 432-563-1061 or 1-800-491-4636



# 10 New Year's Resolutions to Keep for Family Caregivers of Seniors

The lives of those who are family caregivers of seniors can be difficult, with many demands on their time from their senior loved ones, spouses, children and their jobs.

It is often even more difficult when you add into the mix the additional stress of wanting to do the very best for family — and often having your efforts taken for granted.

Your senior loved one demands your attention and time, often times with little or no spoken thanks in return from them or other family members.

Challenges face you every day, every minute some days.

Sometimes those challenges are repetitive but too often you are hit with something out of the blue.

As the calendar turns and family caregivers of seniors contemplate resolutions for beginning the year with a bang, we offer a few tips that can help you stay strong and energized in the New Year!

If you are one who doesn't believe in resolutions ("I never keep them"), you might call these promises you are making to your loved one and yourself. After all, by following through, you not only make their life better but yours too!

## Resolutions (Promises) for Caregivers

1. Thank yourself in case no one else does. Even if they don't say it out loud, they are thinking it and know how fortunate they are to have you caring for them.
2. Ask for help! There are people who can help you, give you respite and ease your daily caregiving responsibilities. It is not a sign of failure to accept help!
3. Take time out of every day to care yourself so you can go on caring for your senior.
4. Get your flu shot! You can't afford to be sick! Be sure you take care of yourself, including all preventive health care to keep you well.
5. Read a book of inspiration or new ideas; learn more about how to cope with your senior's specific disease such as Parkinson's, Alzheimer's, cancer, etc.
6. Join a support group! Learn from others who walk in your shoes and then help someone else cope!
7. Maintain balance between your family, work and caregiving lives.
8. Deal with your emotions of anger, confusion, frustration and talk with others who can help you. Keep a journal to help release your emotions in private.
9. Check your senior loved one's finances to ensure they can cover their needs, seek advice from experts on how to make the money last.
10. Stay positive — you are making a difference in the life of someone you love!

**We wish happiness and health to you and your senior loved one in the upcoming year!**

Original article—<http://seniorcarecorner.com/10-new-years-resolutions-for-caregivers-of-seniors>

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**For more information, contact Susan Frederickson, Caregiver Program Specialist with the Area Agency on Aging at (432) 563-1061.**

# Why Volunteering Makes the Perfect New Years Resolution

Welcoming a new year offers a wonderful opportunity to make new choices and take new chances in life. Whether you reflect proudly on your many accomplishments in the past year or you can't wait to turn a new page and look toward the future, the new calendar year is an opportunity to do the things that might have been in the back of your mind. If you've been thinking about volunteering or have been contemplating your resolutions for the new year, consider volunteering to advocate for residents in nursing home and assisted living facilities in 2017! Volunteering makes the perfect New Years Resolution because it creates great outcomes. Volunteerism has countless benefits to the community and also to the health and happiness of individuals who commit to volunteering. The Ombudsman Program is seeking dedicated volunteers to serve as nursing home or assisted living facility advocates. After receiving FREE certification training, volunteers visit nursing homes and assisted living facility to advocate for quality care and to protect residents' rights. No experience required.

## Take the Plunge in 2017!

If you would like more information about the Ombudsman Program or would like to become a Certified Volunteer Ombudsman, contact Carolyn Torres, Managing Local Ombudsman with the Area Agency on Aging at (432) 563-1061



## STAFF SPOTLIGHT

Area Agency on Aging of the Permian Basin happily welcomes Carolyn Torres to the team as the new Managing Local Ombudsman. The Ombudsman program covers 22 nursing facilities and 13 assisted living facilities in the Permian Basin. Carolyn was born and raised in Odessa, Texas and attended Odessa High School and Odessa College. She has seventeen years experience working for the state of Texas in the capacity of case worker which allowed her to serve a diverse and vast group of individuals with varying areas of socioeconomic backgrounds. Through her previous employment opportunities, she has been able to serve individuals in need of Medicaid or Disability programs which has allowed her to stay in touch with everchanging Medicaid rules and regulations. In her spare time, she enjoys spending time with her soon-to-be two year old granddaughter and will be traveling to watch her youngest daughter fulfill her dream of playing college Basketball with the Abilene McMurry University War Hawks.





of the Permian Basin Regional Planning Commission  
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## AAA STAFF SPOTLIGHT



Guadalupe "Lupe" Carrillo began working for the Permian Basin Regional Planning Commission on September 16, 2016 as the Information, Referral and Assistance Specialist with the Area Agency on Aging. She has over 35 years of intake and casework experience during her time with the Workforce Commission. She indicated, "From day one I felt right at home here at the Area Agency on Aging. My director and all the staff made me feel like I have been here for years and it is a great feeling. I enjoy working with the seniors and being able to help them with their needs. Lupe grew up in Odessa, Texas where she graduated from Ector High School then went on to graduate from American Commercial College in 1981. She enjoys cooking and spending time at her vacation home in Mexico with her husband of 32 years, their daughter and grandson.

*"I really enjoy working with people in the community and it makes me feel very good knowing I helped someone in need."*

*If you wish to stop receiving this newsletter, please call*

*1-800-491-4636 or 432-563-1061*