STAR

Resident Newsletter :: Fall 2011

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PO Box 1237 :: Pierre, SD 57501-1237 :: (605) 773-3181

Baking up a Storm at Towne Square

If you are in the halls of Towne Square in Armour, your nose will follow the wonderful aroma of baked goods to Alma Boeding's apartment. Alma moved to Towne Square on July 10, 1994, and immediately became part of the Towne Square family.

Alma was born first into the family on July 6, 1921. She grew up with one brother and four sisters in Isabel, South Dakota, and attended school in town. Her mother ran a small cafe so Alma was no stranger to the kitchen. She helped out her mother by babysitting her younger siblings. She also waitressed or washed dishes at the cafe.

In 1951 Alma moved to Armour. Her husband worked for the Douglas County Highway Department. While in Armour their family grew. She stayed home and raised their children.

Alma's family of eight children has grown over the years to include 23 grandchildren and 24 great-grandchildren. Alma is also a cancer survivor. Alma states, "The Lord has blessed me many, many times."

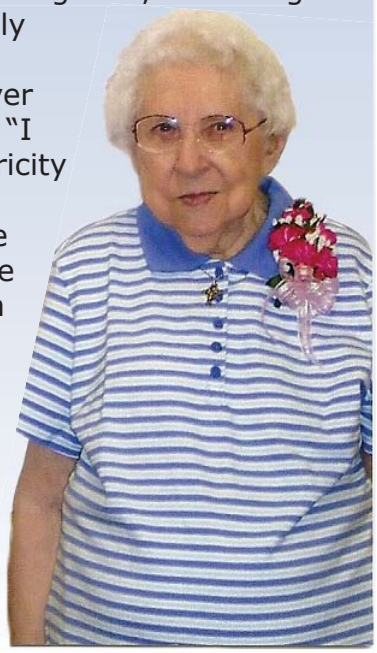
Alma enjoys crocheting and cooking. For the past 70 years she has been crocheting afghans, pot holders, doilies, stocking caps and hangers. Alma has made an afghan for every child and grandchild in her immediate family. She has also crocheted many items for family members and friends. "I've probably made 100 afghans so far," reflects Alma.

Alma's neighbors say she is the first one to volunteer when something needs to be done; be that cleaning up the community room, making a dish for a Towne Square potluck or baking and sharing with the residents. Friends and neighbors say Alma is always making something and bringing it over to share. She is famous for her homemade rolls. Cooking and crocheting help keep Alma active and alert, along with playing Rummikub every Monday.

Alma celebrated her 90th birthday with several events. Her family held an open house in her honor on July 2, with many relatives and friends attending. The next morning Alma hosted a birthday breakfast in the Towne Square community room, which was attended by 37 people. Some of the residents of Towne Square assisted Alma with the breakfast by preparing an egg dish and bacon. Alma made 120 of her famous rolls to serve her guests.

She capped off her birthday celebrations with a party with the Towne Square residents. Celebrating 90 years is a big deal, so having multiple celebrations only seems fair! When asked how life has changed over the years, Alma recalls, "I remember getting electricity in 1951 in Armour. Modernization has made cleaning a lot easier. The invention of the vacuum cleaner was wonderful."

Congratulations Alma and thank you for baking up a storm!



Alma Boeding celebrated her 90th birthday this summer. Did she bake her own cake?

Social Security Extra Help Review Process

The law requires Social Security to periodically review a beneficiary's eligibility for Extra Help with Medicare prescription drug costs. The beneficiary's resources, income and household composition are reviewed to see if there were any changes. Many times there will be no change in the amount of Extra Help people receive.

Other times the Extra Help could increase because beneficiaries have less income, fewer resources or more people dependent on them for care. It is also possible the amount of Extra Help could be decreased or ended altogether if resources, income or both have increased.

Generally, new recipients of Extra Help will be selected for review in August after their eligibility begins. For these initial reviews, the information provided by beneficiaries in their initial applications is compared to the current information on file with the Social Security Administration. If this comparison points to a change in the level of Extra Help received, the beneficiary will receive the *Social Security Administration Review of Your Eligibility for Extra Help (SSA 1026)* form.

Beneficiaries have 30 days to review and complete the form. Any necessary adjustments to the Extra Help will be effective in January of the following year. For example if the review is done in August 2011, any adjustments will go into effect in January of 2012.

To learn more about the Extra Help redetermination process, please visit with your STAR Coordinator.

Source: www.socialsecurity.gov/pubs/10111

Medicare Savings Programs

As medical costs continue to soar, many Medicare beneficiaries are finding that it is getting harder to pay their Medicare bills each month. If you have ever wondered if there is any way that you can get assistance paying for some of your Medicare costs, the good news is that you may qualify for one of several programs that are especially designed to save you money.

Currently, there are four Medicare Savings Programs available to help beneficiaries save money on their Medicare expenses such as premiums, deductibles and coinsurance. The programs, administered through the South Dakota Department of Social Services, are as follows:

- Qualified Medicare Beneficiary (QMB)
- Specified Low-Income Medicare Beneficiary (SLMB)
- Qualifying Individual (QI)
- Qualified Disabled and Working Individuals (QDWI)

The Medicare beneficiary's income is used to determine if they are eligible for these programs. Income limits are based on family size and the adjusted gross income of the adults in the household.

For applicants who are married, the monthly gross income of both people is considered and the limits for the programs are as follows:

- QMB – income must be below $1,246
- SLMB – income must be below $1,491
- QI – income must be below $1,675

For single applicants, the monthly gross income limits for the programs are as follows:

- QMB – income must be below $928
- SLMB – income must be below $1,109
- QI – income must be below $1,246

There is a resource limit for the Medicare Savings Programs. Resources are checking and savings accounts and certificates of deposit. The resource limits are $8,180 for individuals and $13,020 for couples.

If you qualify for QMB, SLMB or QI, you automatically qualify for Extra Help paying the costs of Medicare Part D prescription drug coverage. If you don't qualify for the Medicare Savings Programs, you may still qualify for the Extra Help program to assist with paying the Medicare Part D premium.

If you think you could qualify for these assistance programs, please contact a representative of Adult Services and Aging at the SD Department of Social Services, your local SHIINE office or your STAR Coordinator.

Source: SD Department of Social Services

Social Security: The Numbers may Surprise You

Submitted by Kathy Petersen, Public Affairs Specialist, SSA, Rapid City, SD

Social Security touches the lives of virtually every American. Whether it is after the loss of a loved one, the onset of disability or during the transition from work to retirement. Our employees and programs offer support to the people of this country, often during difficult times. We run one of the nation's largest entitlement programs, the Old Age, Survivors and Disability Program. We also administer the Supplemental Security Income (SSI) Program, which provides financial support to aged, blind or disabled adults and children who have limited income and resources.

You have a concept of what Social Security is about, but how well do you really know what we do? Here is a quiz to test your knowledge about the business of Social Security:

1. How many phone calls come into Social Security's toll free number, 1-800-772-1213, each year?
   a. 2.5 million
   b. 67 million
   c. 95 million
2. How many disability applications are processed each year?
   a. 3.2 million
   b. 75 thousand
   c. 200 thousand
3. How many earnings items are posted to workers' records?
   a. 2 million
   b. 100,000
   c. 240 million
4. How many Social Security cards do we issue each year?
   a. 2 million
   b. 900,000
   c. 17 million
5. How many Medicare Extra Help applications for the prescription program do we process each year?
   a. 530,000
   b. 1.3 million
   c. 4.2 million
6. How many appeal hearings do we hold each year?
   a. 22,000
   b. 738,000
   c. 1.2 million
7. How many SSI applications for people 65 or older do we take each year?
   a. 101,000
   b. 90,000
   c. 293,000
8. How many retirement, survivor and Medicare applications do we take each year?
   a. 253,000
   b. 839,000
   c. 4.7 million
9. How many people visit our field office yearly?
   a. 10 million
   b. 3.5 million
   c. 45 million

Social Security is more than just retirement payments and Social Security cards. The numbers may be surprising, but one thing is not a surprise. Social Security has a long history of providing the best public service government has to offer.

Answers: 1-b; 2-a; 3-c; 4-c; 5-b; 6-b; 7-c; 8-c; 9-c

If it is not ".gov" it is not Social Security

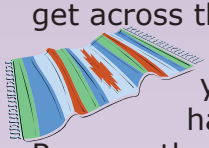
Please be careful when exploring the Internet for Social Security services. There are web sites that charge people for services Social Security provides its clients. At first glance these web sites appear to be affiliated with Social Security, but they are actually for-profit sites charging a fee for what is free. For instance a quick Google search on "replacing a Social Security card" brings up paid advertisements for sites that charge people to get an application for a new card, something anyone can do for free at www.socialsecurity.gov.

Boldly go to **www.socialsecurity.gov**, and look for the ".gov" sign along the way.

Avoiding Falls and Fractures

According to the National Center for Injury Prevention and Control, one in every three adults 65 years of age and older fall each year. Among those who fall, injuries range from bruises to hip fractures or other serious injuries. Because these facts are widely publicized, fear of falling is a major concern. Fear of falling creates the vicious cycle of avoiding physical activity that actually helps prevent the risk of falling. The good news is that you can avoid being one of the statistics. Take a few minutes this fall to look around your home for potential hazards. The following questions and answers will help you identify and remove the falling hazards in your home.

FLOORS: Look at the floor in every room. When you walk through a room do you have to walk around furniture to get across the room? Ask someone to move the furniture so that you have a clear path. Do you have throw rugs on the floor? Remove the rugs, use double sided tape or purchase rugs with non-slip backing to keep the rugs in place. Are there papers, books, shoes, magazines, blankets, towels or other piles on the floor? Pick up the floor and strive to keep items off of the floor. Do you have to walk around or over lamp or telephone cords? Coil or tape cords next to the wall so you can't trip over them.



KITCHEN: Look at your kitchen and eating area. Are the things you use often on high shelves? Move those items to lower shelves in your cabinets. Keep things you use most often at waist level. Is your step stool unsteady? If you must use a step stool buy one with a bar to hold onto. Never use a chair as a step stool.

BATHROOM: Look at your bathroom. Is the tub or shower floor slippery? Consider purchasing a non-slip rubber mat or installing self stick strips on the floor of the tub or shower. Do you need some support when you get in or out of the tub or get up from the toilet? Have grab bars installed in the tub and next to the toilet.

BEDROOM: Look at your bedroom. Is the light near the bed hard to reach? Place a lamp close to the bed where it is easy to reach. Is the path from your bed to the bathroom dark? Put a night light in the bedroom or hallway so you can see where you are walking. Some night lights turn on when it gets dark.

OTHER FALL PREVENTION TIPS:

- Exercise regularly. Exercise makes you stronger and improves your balance and coordination.
- Have your doctor or pharmacist look at all the medicines you take, including over the counter medicines. Some medicines can make you sleepy or dizzy.
- Have your vision checked at least once a year by an eye doctor. Poor vision can increase your risk of falling.
- Get up slowly after you have been sitting or laying down.
- Wear sturdy shoes both inside and outside of the house. Avoid going barefoot or wearing slippers.
- Improve the lighting in your home. Put in brighter light bulbs. Florescent bulbs are bright and cost less to use.

OTHER SAFETY TIPS:

- Keep emergency numbers in large print near each telephone.

- Think about wearing an alarm device that will bring help in case you fall and can't get up.

Sources: Centers for Disease Control and Prevention and the Met Life Foundation

Health Spotlight :: Signs of Vision Loss

Exhibiting several or all of the following behaviors may be indicative of vision loss. Please contact an eye care professional or Service to the Blind and Visually Impaired at 1-800-265-9684 if you or a loved one shows any of these signs of vision loss:

Everyday Activities

- Discontinuing or doing certain activities differently such as reading, watching television, driving, walking or engaging in hobbies.
- Squinting or tilting the head to the side to focus on an object.
- Having difficulty identifying faces or objects.
- Having trouble locating personal objects even in a familiar environment.
- Reaching out for objects in an uncertain manner.
- Experiencing trouble identifying colors.
- Selecting clothing in unusual combinations of colors or patterns.

Reading and Writing

- Ceasing to read mail, newspapers or books.
- Holding reading material very close to the face or at an angle.
- Writing less clearly and having trouble writing on a line.
- Finding lighting, that was previously sufficient, inadequate for reading and other activities.

Eating and Drinking

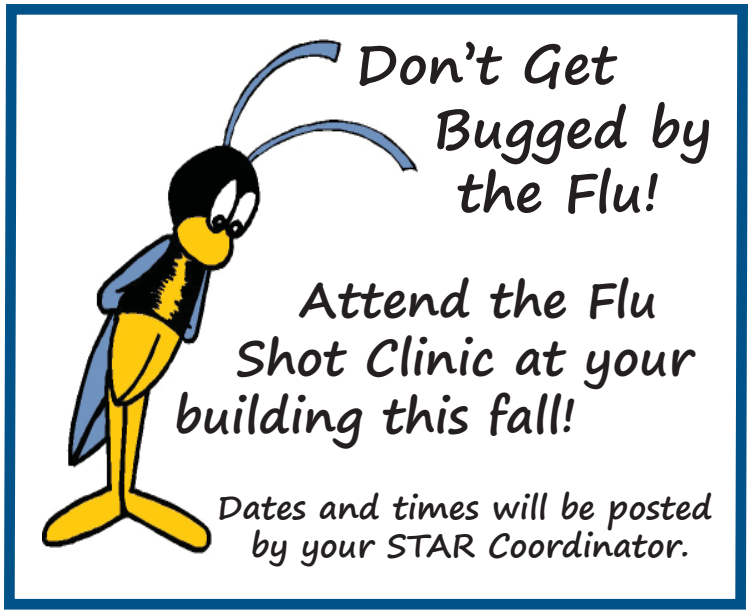
- Having problems getting food onto a fork.
- Having difficulty cutting food or serving food from a serving dish.
- Spilling food off of the plate while eating.
- Pouring liquids over the top of a cup or drinking glass.
- Knocking over glasses while reaching across the table for another item.

Moving Around

- Constantly bumping into objects.
- Having difficulty walking on irregular or bumpy surfaces.
- Stepping hesitantly.
- Going up and down stairs slowly.
- Shuffling feet.
- Brushing against walls while walking.
- Missing objects by reaching under or over the item.

Guest article submitted by Sandy Neyhart
Service to the Blind and Visually Imapired

Source: American Federation of the Blind, www.aft.org



A double birthday celebration was recently held for Lorraine and Calvin at Grand Valley in Newell. Residents enjoyed a potluck together in the community room.

2012 Medicare Part D Enrollment Period Changes this Fall

In the past, the Annual Election Period (AEP) for Medicare Part D has started on November 15 and ran through December 31. Beginning this year, the Annual Election Period will begin on October 15, 2011, and end on December 7, 2011, for the 2012 plan year. Marketing of Medicare Part D prescription plans will begin on October 1, 2011. Your new Medicare Part D plan will still take effect on January 1, 2012. This three week period after the close of the Annual Election Period will allow the Part D prescription plans and Medicare to process new enrollments and get welcome kits and membership cards out to members prior to the January 1 plan effective date. Starting October 1, you will be able to get information on plans available in your area so you can compare plans and find the best plan for you.

The open enrollment periods for Medicare Advantage Plans have also changed. There will no longer be a Medicare Advantage open enrollment period from January 1 through March 31, but there will be a new "special election period" from January 1 through February 15, which will allow beneficiaries to "disenroll" from Medicare Advantage and return to Original Medicare. Your STAR Coordinator will continue to keep you informed and assist you with this process. You can also contact the SHIINE office in your area for assistance.

SHIINE Eastern South Dakota 1-800-536-8197	SHIINE Central SD 1-877-331-4834	SHIINE Western SD 1-877-286-9072

Medicare Summary Notices

Have you wondered what to do with those Medicare Summary Notices that you get in the mail? Though the Medicare Summary Notice (MSN) can be confusing, it is worth taking a few minutes to review. The MSN is not a bill; it is a statement of the claims that Medicare is processing for you. The focus of the MSN is to inform you about health care bills submitted to Medicare on your behalf, the amount Medicare paid on those bills and the amount you will owe the medical provider.

One main function of the MSN is to give you the Medicare billing information so you can review it for accuracy. Medicare wants to know if you received the services on the billing. This helps prevent both innocent billing errors and Medicare fraud.

According to Melissa Wood, from the South Dakota Senior Medicare Patrol, the federal government would save billions of tax dollars if people would read their MSN and make sure it is accurate.

Medicare offers the following tips on how to read your MSN:

- If you have other insurance, check to see if it covers anything that Medicare did not cover.
- Keep you receipts and bills. Compare services, supplies or equipment listed.
- If you paid a bill before you received your notice, compare your notice with the bill to make sure you paid the correct amount for the services.
- If an item or service is denied, call your health care provider's office to make sure they submitted the correct information. If not, the office can resubmit the bill. If you disagree with any decisions made by Medicare, you can file an appeal.

The South Dakota Senior Medicare Patrol is a statewide program that focuses on the detection and prevention of Medicare fraud. They provide a free brochure with a detailed explanation of the Medicare Summary Notice and how to read it. If you would like a copy of the brochure please contact Melissa Wood at 1-800-695-8168 or Candise Gregory at 1-800-822-8804.

Source: Medicare.gov and SouthDakotaSMP.org

Employment Supports Available for People with Disabilities

There are many supports for people with disabilities who are working or who want to go to work. Employment supports are services, benefits, tools and equipment that can make it easier for people to work and do well at their job. Here is a list of employment supports available in South Dakota:

Medical Assistance for Workers with Disabilities (MAWD): MAWD is for people with disabilities to start working or remain working. If you are eligible for MAWD, you will be provided with healthcare coverage through Medicaid. For more information contact the Department of Social Services at 1-877-999-5612, the Division of Rehabilitation Services at 1-800-265-9684 the Division of Service to the Blind and Visually Impaired at 1-800-265-9684.

Personal Assistance Services in the Workplace (PAS): PAS services are medical, hands-on services that help people with disabilities stay working. Services include basic personal care, assistance with dietary needs related to a medical issue and medication reminders and assistance. Contact the Division of Rehabilitation Services at 1-800-265-9684 for more information.

Work Incentives Planning and Assistance Program (WIPA): WIPA services are available for people with disabilities who receive Social Security Benefits. Information about Social Security work incentives, which help people stay working and become self supporting, is provided through the WIPA program. For more information contact Black Hills Special Services Coop at 1-800-224-5336.

Ticket to Work: The Ticket to Work Program is from Social Security that helps people with disabilities find rewarding employment. This free and voluntary program connects people who receive Social Security Benefits to various programs. For more information contact the Division of Rehabilitation Services at 1-800-265-9684.

Job Coaches: Job coaching is training and related supports provided on a one-to-one basis for an employed person with a disability who needs support in order to learn and maintain skills related to their job. For more information contact the Division of Rehabilitation Services at 1-800-265-9684.

Assistive Technology: For people with disabilities, technology makes many aspects of life, including work, possible. Assistive technology can be as simple as larger buttons, telephone headsets or enlarged key pads and computer monitors. It can also be the latest in technology, such as voice-activated computers, visually-controlled communication devices or electric scooters and power wheelchairs that can navigate stairs. For more information about assistive technology contact the Division of Rehabilitation Services at 1-800-265-9684.

Transportation: Transportation is important to maintain a job. There are rural public transit providers in most communities in South Dakota who offer transportation services to people with disabilities. For more information on available transportation contact the Division of Rehabilitation Services at 1-800-265-9684.

Guest article submitted by Mary Livermont, Program Planning Specialist
Black Hills Special Services Coop

If you've got one foot in yesterday and one foot in tomorrow, you're missing today! ~ Liza Minnelli

All Star Recipes

Peachy Chicken Salad - Vivian Johnson, Canterbury Apts

4 peaches diced
1 cup sliced green grapes
1 cup diced celery
lettuce
1 cup diced chicken
1 cup slivered almonds
1 cup tidbit pineapple

Mix dry ingredients together and prepare dressing:

1 cup mayonnaise
1 cup sour cream
2 tablespoon sugar
⅛ teaspoon salt

Mix dressing ingredients and pour over fruit, chicken and almonds. Chill. Serve on lettuce leaf.

Dip - Ethel Bartling, Canterbury Apartments

1 cup sour cream
½ cup bacon chips
1 cup Miracle Whip
1 cup shredded cheese

Mix together and use as dip on your favorite cracker.

Gingerbread Loaf – Iva Mohr, Bicentennial Apartments

4 cups flour
4 teaspoons baking powder
1¼ teaspoons ground cloves
1 teaspoon baking soda
2 eggs
1 cup maple syrup
2 cups sugar
2 teaspoons ground cinnamon
1¼ teaspoons ground nutmeg
1 teaspoon ground ginger
2 cups milk
2 tablespoons vegetable oil

In a large bowl, combine dry ingredients. In another bowl, combine the eggs, milk, syrup and oil. Stir into the dry ingredients just until moistened (batter will be thin). Pour into two greased 9x5x3 inch loaf pans. Bake at 325° for 60-70 minutes or until a toothpick inserted near the center comes out clean. Cool for 10 minutes before removing from pans to wire racks.

Spanish Rice - Mary Mitchell, River Ridge Apartments

1 pound hamburger
1 can tomato soup
½ cup chopped onion
2 cups rice
1 teaspoon seasoned salt
1 chopped green pepper
1 small bag barbecue potato chips, crushed

Brown hamburger. In a separate pot mix the rice, soup, seasoned salt, onion and green pepper. Let this cook awhile so the rice can soften. Mix in the browned hamburger. When heated through, add the crushed potato chips.

Krispie Bars - Vera Wilson, Homestead Heights

4 cups Rice Krispies
1 cup corn syrup
½ cup chocolate chips
½ cup sugar
1¼ cup peanut butter
1 cup butterscotch chips

Take sugar and corn syrup and bring to a boil in microwave. Add peanut butter (I use chunky) and mix well. Add this to the Rice Krispies and mix well. Put in a 9x13 pan or cookie sheet. Melt chocolate and butterscotch chips. Spread on krispie mixture. Cut into bars. Enjoy!

Please submit items for the Winter 2012 Newsletter to your STAR Coordinator by December 1st.

LEE ALTER
PO BOX 331
HOT SPRINGS, SD 57747
PHONE: 605-295-0542
E-MAIL: lee@sdhda.org

The Evans, Hot Springs
Gold Mountain, Lead
Grand Valley, Newell
Green Valley, Newell
Homestead Heights, Bison
Lookout Mountain View, Spearfish
Maplewood, Rapid City
Meadowlark Plaza, Belle Fourche
Senechal, Philip

JILL BALDWIN
PO BOX 57
SIOUX FALLS, SD 57103
PHONE: 605-201-2108
E-MAIL: jill@sdhda.org

Beadle Plaza, Sioux Falls
Canterbury, Sioux Falls
Canyon Ridge, Yankton
Collins, Sioux Falls
Four Winds, Flandreau
Heritage Estates, Brookings
Olive Grove, Sioux Falls
Prairie View I & II, Madison
Towne Square, Armour

LINDSAY BRUCKNER
PO BOX 1237
PIERRE, SD 57501
PHONE: 605-773-4522
E-MAIL: lindsay@sdhda.org

Bicentennial, Aberdeen
Columbus Heights, Milbank
5th Avenue, Aberdeen
Gateway I & II, Kadoka
Lamro, Winner
Missouri View, Pierre
Old West, Ft. Pierre
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River Ridge, Mobridge
Sherman, Aberdeen

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TRACY LAQUA
PO BOX 1237
PIERRE, SD 57501
PHONE: 605-773-5311
E-MAIL: tracy@sdhda.org

EQUAL HOUSING OPPORTUNITY

SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY