

STAR

Resident Newsletter :: Winter 2013

A publication of the South Dakota Housing Development Authority
PO Box 1237 :: Pierre, SD 57501-1237 :: (605) 773-3181

Looking for a Winter Project?

Create a Family History!

One of the best gifts you can give your descendants is a history of your family. Assembling the history into a book format may also be a great gift for you. In the process of creating your family's history you'll connect with memories of your loved ones and have the opportunity to revel in the richness of your family's stories and events.

How you approach compiling your family history may depend on how old you are. If you're the matriarch or patriarch of the family, you can probably relate many stories and anecdotes from memory. If you're younger, you may decide to interview older relatives. You can also use genealogy web sites to trace your lineage back through time.

Your history can be methodical, with family trees that include birth, death, marriage, offspring and professional information on each person on the tree or it may be anecdotal and you can write down some of the best stories you know about your family members.



You don't have to be a trained writer to craft a great history. Your family history can look like a scrapbook with programs from school plays, report cards, newspaper items, photos and birth certificates, or it can be an actual book, printed and bound.

Here are some things you may want to include in your family history:

- How your family arrived in the United States. Do your descendants date back to colonial times? Are you the first person in your family to be born in the States? Tracing your lineage geographically is always interesting.

- A "Where They Are Now" geography of your family. Are your family members living close by or are they spread out across the world?



- Significant life events that include birth, death and marriage information.
- Interesting facts about family members. Did your granddaughter dance on Broadway or was your father the first veterinarian in his town?
- How husbands and wives first met and where they were married.
- Events that drew all or most of the family together like camping trips or reunions.
- Travels to meet family members at a distance.
- Awards bestowed on family members.
- Family Firsts. Maybe your grandfather worked in the first Detroit car factory or your great-grandmother was the first woman in the family to graduate from nursing school.
- Photographs and sketches.
- Family recipes and traditions.



These are just a few ideas to get you started. Personalize your history to fit your family. A family history doesn't have to be a formal family tree with names, dates and a few photos. Create a recipe book, photo album or a journal of stories that will be cherished for generations.

Medicare Covers Preventative Services

Now is the time to get the most out of your Medicare. The best way to stay healthy is to live a healthy lifestyle. You can live a healthy lifestyle and prevent disease by exercising, eating well, keeping a healthy weight and not smoking.

Medicare can help. Medicare pays for many preventive services to keep you healthy. Preventive services can find health problems early, when treatment works best, and can keep you from getting certain diseases. You will pay nothing for *MOST* preventative services if you receive the services from a doctor or other health care provider who accepts Medicare. You may have to pay a coinsurance for the office visit.

Look for the apple symbol in your *Medicare & You 2013* handbook for information on preventative services or talk to your doctor about preventative services you may need.

Examples of covered preventative services are:

Breast Cancer Screening	Heart Disease Screening
Mammogram Screening	Colon Cancer Screening
Diabetes Screening	Flu Shots
Prostate Cancer Screenings	

New covered preventative Services in 2013 are:

- Alcohol Misuse Screening
- Cardiovascular Disease (Behavior Therapy)
- Depression Screening
- Obesity Screening and Counseling
- Sexually Transmitted Infections Screening and Counseling

Contact your STAR Coordinator or local SHIINE representative for more information regarding these and other covered services. You can reach your local SHIINE office at:

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

Sources: Centers for Medicare & Medicaid Services and www.medicare.gov

2013 Medicare Premium Update

The Centers for Medicare and Medicaid announced that the 2013 Part B monthly premium will be \$104.90 a month. By law, the premium must cover a percent of Medicare's expenses. Medicare Part B premiums have gone up slowly over the past five years, an average of less than 2 percent a year, or \$8.50 total.

Other premium changes in 2013 include:

- **Medicare Part A Deductible:** This deductible is the cost to people with Medicare, for up to 60 days of Medicare-covered inpatient services in the hospitals for each benefit period (A benefit period starts the day a patient is admitted and ends when the patient has been out of the hospital for 60 days in a row.) This will increase to \$1,184 in 2013, up from \$1,156 this year, an increase of 2.4 percent.
- **Medicare Part B Deductible:** The deductible will increase to \$147 in 2013, from \$140. This is still \$15 below the deductible in 2011.

Source: www.cms.gov

Durable Medical Equipment Fraud

Tips for Protecting Yourself and Medicare

Guest Article by Melissa Wood, South Dakota Senior Medicare Patrol Program

In 2009, Medicare spent more than ten billion dollars on durable medical equipment. More than half of those funds were improperly spent, meaning the equipment was unnecessary or the billing statement was incorrect. You can help Medicare catch errors and end fraudulent practices by equipment suppliers and doctors by becoming an educated consumer.

What is Durable Medical Equipment?

Durable medical equipment is medical equipment prescribed by your doctor that is reusable. It includes hospital beds, walkers, wheelchairs, home oxygen equipment, scooters and prosthetics. Medicare only covers durable medical equipment if you receive it from a supplier enrolled in the Medicare Program.

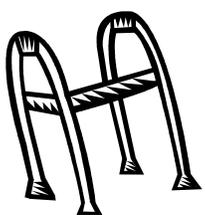
What Are Examples of Durable Medical Equipment Fraud?

- Suppliers who offer free equipment to customers but bill Medicare for the item.
- Suppliers who want you to use their doctors for your needs. These doctors then prescribe unnecessary medical equipment for you.
- Doctors or suppliers who provide medical equipment you do not need or did not request.
- Doctors or suppliers who charge for items you never received.
- Suppliers and doctors who process duplicate orders for equipment.
- Suppliers who bill Medicare for people who have passed away.
- Suppliers who deliver a generic or off-the-shelf-product, but bill Medicare for a more expensive product.
- Older adults who willingly accept unnecessary equipment or supplies or allow their Medicare number to be used in exchange for money or other goods or services.



How to Protect Yourself & Medicare from Durable Medical Equipment Fraud

- Always read your Medicare Summary Notice (MSN) and look for any charges for equipment you do not need or did not receive.
- Protect your Medicare, Medicaid and Social Security cards like a credit card.
- Medicare medical suppliers are not allowed to make unsolicited telephone calls or send e-mails to sell equipment to you unless you have done business with them in the last 15 months.
- Never sign a blank form from your health care provider or equipment supplier.
- Refuse and report anyone offering "free" equipment, supplies or services in exchange for your Medicare number.
- If you rent and return medical equipment, always get a dated receipt.
- Report your concerns about billing mistakes or possible fraud and abuse to Medicare or your local Senior Medicare Patrol (SMP).



For Assistance

There are two Senior Medicare Patrol offices in South Dakota. Please contact them if you have questions, concerns or complaints about potential fraud and abuse issues. West River residents can call Melissa at 1-800-695-8168. East River residents are encouraged to contact Senior Medicare Patrol at 1-800-822-8804.

Health Spotlight :: Shingles

The herpes zoster virus, which is better known as shingles, is caused by the same virus that causes chickenpox. Shingles is a concern in the senior citizen community because people over the age of 60 tend to get the virus more often than younger people and their cases are more severe.

Anyone who has ever had chickenpox is at risk of getting shingles, which is caused by a reactivation of the dormant chickenpox virus. You can get shingles at any age, but the risk increases dramatically as you get older and your immune system becomes less effective. There is no known reason as to what triggers the virus to become active. Generally, a person will only get shingles once in their lifetime.

Shingles usually starts with a headache and then painful and burning sensations, followed by red patches on a band or section of skin, typically on one side of the face or body. The rash then turns into clusters of blisters, which fill with fluid and crust over. Shingles can be very painful. The virus travels along nerve pathways, causing inflammation and damage.

The rash can also affect the face, eyes, mouth and ears. Other symptoms can include abdominal pain, chills or fever and joint pains. Muscle weakness and pain can also occur. In severe cases, vision problems, hearing loss and difficulty moving facial muscles has been reported.

Shingles can be diagnosed by your doctor and treatment usually includes taking

medications, such as steroids, to reduce the duration of the illness.

Shingles cannot be passed from one person to another. It is not spread through sneezing, coughing or casual contact. However, the virus from a person with shingles may cause chickenpox in someone who has not had chickenpox before. The virus is present at the site of the rash, and is contagious for a week after the appearance of blisters.

The good news is that the likelihood of getting shingles, or the severity of shingles, can be decreased by the shingles vaccination. The vaccine contains a greatly weakened version of the virus, which causes the immune system to attack the virus when it reactivates, quieting the virus down and preventing it from causing symptoms.

Medical professionals recommend that anyone over the age of 60 receive the one-time vaccination. The vaccine is not recommended for people with weakened immune systems.

Though the vaccine may not totally prevent someone from getting shingles, the severity and duration of the illness is greatly reduced if you have had the vaccination. The government requires that all Medicare Part D insurance plans cover the shingles vaccine.

For more information about shingles and to see if the vaccination is right for you, please visit with your doctor.

Sources: US National Library of Medicine, www.aarp.org, www.askdoctork.com

Social Security Announces 1.7 percent Benefit Increase for 2013

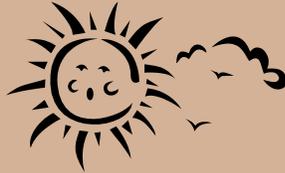
The Social Security Administration recently announced that monthly Social Security and Supplemental Security Income (SSI) benefits for nearly 62 million Americans will increase 1.7 percent in 2013.

The 1.7 percent cost-of-living adjustment (COLA) will begin with payments Social Security beneficiaries receive in January 2013. More than eight million SSI beneficiaries will begin to see their increased payments on December 31, 2012.

Source: www.ssa.gov

Winter Blues

Don't let the season get you down



Seasonal affective disorder (also called SAD) is a type of depression that occurs at the same time every year. If you're like most people with seasonal affective disorder, your symptoms start in the fall and may continue into the winter months, sapping your energy and making you feel moody.

SAD seems to occur more often in women than men and seems to be related to changes in the amount of daylight during different times of the year. People who live in places where there are long winter nights and less sunlight overall have a greater chance of developing SAD.

Symptoms of SAD are as follows:

- A sense of hopelessness
- An increased appetite or weight gain
- An increased amount of sleep
- A loss of energy and the inability to concentrate
- A loss of interest in daily activities
- Being irritable or feeling anxious
- A general sense of unhappiness

There are no tests to determine if you have SAD, but if you think you may have some of the symptoms you should visit with your doctor to determine treatment options. There are many simple home treatment options available for SAD such as exercising and spending more time outdoors, or purchasing a light box that provides a special type of light that mimics sunlight.

By sitting in front of the light box for about 30 minutes a day, symptoms can improve. Doctors suggest that light therapy should be started in early fall and continued on throughout winter. If light therapy does not help your symptoms to subside, there are low grade anti-depressants available to treat the symptoms of SAD.

Don't brush off that yearly feeling as simply a case of the "winter blues" or a seasonal funk that you have to tough out on your own. Take steps to keep your mood and motivation steady throughout the year.

Sources: US National Library of Medicine; www.mayoclinic.com

Cataracts

A natural part of aging

Cataracts are a common vision problem, especially as people age. In fact, cataracts are the leading cause of vision loss among people over 55. Researchers say that over half of senior citizens will develop cataracts by the time they are 70 years old.

Your eye is like a camera and uses a lens to focus. This lens is made up mostly of water and protein, arranged in a precise pattern to keep the lens clear and let light pass through. But as people age, some of the protein may clump together and start to cloud a small area of the lens. This cloudy or blurry spot is called a cataract.

Cataracts develop naturally over time and are characterized by blurred or cloudy vision, sensitivity to light, seeing a halo around bright lights or seeing colors that appear to be faded or yellowed. A comprehensive eye exam determines if a person has cataracts and if they are a good candidate for surgery. Cataract surgery is one of the most commonly performed operations in the United States.

The surgery is generally performed in a surgery center, takes less than 15 minutes to complete and most of the time patients can resume their normal activities the next day.

For those who are concerned about the cost of surgery, the good news is that Medicare and most private insurance plans will cover the cost of cataract surgery. Medicare will also pay for the cost of new eyeglasses for the patient after surgery.



If you are having difficulty with your vision and feel as if you are looking through a dirty windshield, it may be time to schedule a comprehensive eye exam with your optometrist.

Source: YourSightMatters.com

Social Security Direct Deposit Begins March 1st

This is just a reminder that **as of March 1, 2013, the Social Security Administration (SSA) will no longer be mailing paper checks** for Social Security benefits. Before March 1, everyone who is currently receiving benefits of any kind from the SSA must sign up to receive their payments electronically deposited to their bank account. You can also choose to have your payments applied directly onto a Direct Express Debit Master Card.

The U.S. Government estimates that by switching all beneficiaries to electronic payment methods they can save taxpayers \$1 billion dollars in expenses from printing and mailing the checks and from benefit fraud resulting from paper checks being stolen from mailboxes.

For more information about how to switch to direct deposit and to speak with a representative about your options for electronically receiving your benefit checks, please contact the U.S. Treasury Electronic Payment Solution Center at (800) 333-1795. Or if you wish to sign up via the Internet, visit www.godirect.gov for more details. Your STAR Coordinator can help you if you need assistance.

Source: www.godirect.gov

Oldies But Goodies Clippings from the Past

Do you have a newspaper clipping tucked away in a drawer, folded in your billfold or stuck on the refrigerator? Let your STAR Coordinator make a copy of it so we can print it in a future newsletter. The item below was submitted by Nancy Butler, who resides at Gold Mountain Apartments in Lead.

Recipe for Life

- ½ cup politeness
- 2 cups good disposition
- 1 tablespoon thoughtfulness
- 3 cups love
- 1 cup happiness

Season liberally with good humor and bake in an oven of warm contentment for the rest of your life. Serve big helpings with a smile to family, friends and strangers.



Grand Valley residents in Newell celebrated the holidays with a Christmas potluck.



Lawrence, a resident of Maplewood in Rapid City, poses by the Christmas tree in the lobby.



Gold Mountain residents in Lead gathered for a Christmas party.

Stress Relief from Laughter? Yes – No Joke!

Whether you're overcome with giggles during the most hysterical moments of a Monty Python movie or you twitter away at the highbrow humor of a New Yorker cartoon, laughing does you good. Laughter helps you deal with a variety of maladies, including the stresses of daily life. Laughter's health benefits are no joke. A good sense of humor can't cure all ailments, but data are mounting about the positive things laughter can do.

Short-term Benefits

A good laugh has great short-term effects. When you start to laugh, it doesn't just lighten your load mentally, it actually induces physical changes in your body. Laughter can:

- Stimulate your organs. Laughter enhances your intake of oxygen-rich air, stimulates your heart, lungs and muscles, and increases the endorphins that are released by your brain.
- Activate and relieve your stress response. A rollicking laugh fires up and then cools down your stress response and increases your heart rate and blood pressure. The result? A good, relaxed feeling.
- Soothe tension and stomachaches. Laughter can also ease digestion and stimulate circulation, which helps reduce some of the physical symptoms of stress.

Long-term Effects

Laughter isn't just a quick pick-me-up, though. It's also good for you over the long haul. Laughter may:

- Improve your immune system. Negative thoughts manifest into chemical reactions that can impact your body by bringing more stress into your system and decreasing your immunity. In contrast, positive thoughts actually release neuropeptides that help fight stress and potentially more-serious illnesses.

- Relieve pain. Laughter may ease pain by causing the body to produce its own natural painkillers.
- Increase personal satisfaction. Laughter can also make difficult situations a little bit easier.

Find Your Funny Bone

Are you afraid you have an underdeveloped—or nonexistent—funny bone? Developing or refining your own particular sense of humor may be easier than you think.

- Put humor on your horizon. Find a few simple items, such as photos or comic strips, that elicit a chuckle from you or others. Then hang them at home, in your office or even on the visor of your car.
- Laugh and the world laughs with you. Find a way to laugh about your own situations and watch your stress begin to fade away.
- Think positive. Look for the positive or the humor in every situation and surround yourself with others who do the same.
- Knock-knock. Browse through your local bookstore or library's selection of joke books and get a few rib ticklers in your repertoire that you can share with friends.
- Know what isn't funny. Don't laugh at the expense of others. Some forms of humor aren't appropriate. Use your best judgment to discern a good joke from a bad or hurtful joke.

Laughter is the Best Medicine

Go ahead and give it a try. Turn the corners of your mouth up into a smile and then give a laugh, even if it feels a little forced. Once you've had your hearty chuckle, take stock of how you're feeling. Are your muscles a little less tense? Do you feel more relaxed or buoyant? That's the natural wonder of laughing at work.

Source: www.mayoclinic.com

ha ha ha ha!
tee-hee
ho-ho

- What always sleeps with its shoes on?
- What is as big as an elephant, but weighs nothing at all?
- What can honk without a horn?
- What has a horn but does not honk?
- What two keys can't open any doors?

a horse; an elephant's shadow; a goose; a rhinoceros; a monkey and a donkey

STAR Recipes

Peppermint Fudge - Marlene Ruther, The Evans

24 ounces (about 4 cups) white chocolate chips
1 14 ounce can sweetened condensed milk
1 ¼ cups coarsely crushed peppermint candies
1 teaspoon vanilla Pinch of salt

Line an 8 inch pan with parchment or waxes paper. In a medium bowl, stir together the white chocolate chips, the condensed milk and the salt. Melt the mixture according to the white chocolate chip package instructions. Stir in the vanilla extract and one cup of the peppermint candy. Pour the fudge into the prepared pan and use a spatula to spread the mixture evenly. Scatter the remaining candy on top. Chill the fudge until it is firm and set, about two hours. Slice into 1 inch squares.

Cream Cheese Cookies - Arlys Hill, Prairie View Apartments

1 box cake mix, any flavor 8 oz. cream cheese, softened
¼ cup butter, softened 1 large egg
1 teaspoon vanilla
1 12 oz. bag semi-sweet chocolate chips

Preheat oven to 375°. Cream together butter and cream cheese. Add egg and vanilla and mix until well blended. Stir in cake mix a little at a time, until well blended. Stir in chips. (You can substitute flavored candy or nuts for the chocolate chips). Drop cookies onto pan and bake 10 minutes until edges are brown. Enjoy eating your cream cheese cookies!

Caramel Rolls- Jodi Morrill, Pheasant Valley Courtyard

½ cup brown sugar 3 tubes buttermilk biscuits
1 cup ice cream * ½ cup sugar
½ cup margarine Cinnamon

Combine brown sugar, ice cream and margarine in saucepan. Stir on low heat until melted. Remove biscuits from tubes and separate. Dip and coat in cinnamon and sugar mixture. Place in layers in jelly roll pan. Coat with melted ice cream mixture. Bake at 350° for 25 minutes. Serve warm. *Reduce ice cream to ½ cup for less caramel.

Easy Cinnamon Rolls - Jodi Morrill, Pheasant Valley Courtyard

2 loaves frozen bread dough - thawed and cut up into cubes
1 ½ teaspoon cinnamon ½ cup sugar

Put bread dough cubes into a greased pan. Combine cinnamon and sugar. Put over bread dough.

Caramel:

1 ½ cup oleo ¼ cup milk
¾ cup brown sugar 1 large vanilla pudding-not instant

Mix and put in saucepan and cook until dissolved. Pour over bread cubes and bake.

*Please submit items for the
Spring 2013 Newsletter to your STAR Coordinator
by March 1, 2013.*

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
Pheasant Valley Courtyard, Milbank
5th Avenue, Aberdeen
Gateway I & II, Kadoka
Missouri View, Pierre
Old West, Ft. Pierre
Presho Courts, Presho
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TRACY LAQUA
PO BOX 1237
PIERRE, SD 57501
PHONE: 605-773-5311
E-MAIL: tracy@sdhda.org

