

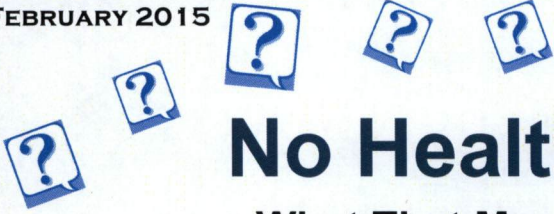


Concho Valley Area Agency on Aging

THE SILVER SOURCE



FEBRUARY 2015



CMS.gov
Centers for Medicare & Medicaid Services

VOLUME 3 , ISSUE 1

February Fun Facts

No Health Coverage? What That Means for Your Taxes

You'll answer a question about your 2014 health coverage when you file your federal income tax return. If you didn't have a minimum level of health coverage for all of 2014, your taxes could be affected. Here are a few things to know:

You may pay a fee as part of your taxes if you didn't have health coverage in 2014, and don't get an exemption.

If you could've afforded health coverage in 2014 but chose not to buy it and you don't qualify for an exemption, you may need to pay a fee with your federal tax return. The fee is based on your income, and how many months you didn't have health coverage. Generally, the higher your income and the more months you were without health coverage, the higher the fee.

If you didn't have health coverage for all of 2014, you'll pay the **higher** of:

- \$95 per person who was without coverage for the year (\$47.50 per child under 18). The maximum fee per family using this method is \$285.
- An amount that varies depending on your income (generally 1% of your yearly household income over a certain threshold).

The fee increases each year. In 2015, it's \$325 per person or 2% of your yearly household income over the threshold. In 2016, it's \$695 per person or 2.5% of your income over the threshold. After that it's adjusted for inflation.

You don't have to pay the fee if you get an exemption.

If you ask for and are approved for an exemption, you won't have to pay a fee for not having health coverage. You might be able to get an exemption because of a special situation, like not having any affordable health insurance plans available to you, having only a short gap in coverage, or being eligible for services through the Indian Health Service. In addition, if you had coverage starting in May 2014 or earlier, you qualify for an exemption for the months before your coverage started.

- February 2nd
Groundhog Day
 - February 12th
Abraham Lincoln's Birthday
 - February 14th
Valentine's Day
 - February 22nd
George Washington's Birthday
 - American Heart Month
 - Black History Month
- Birthstone: Amethyst

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Health Coverage continued....

There are 2 types of exemptions:

1. **IRS exemptions** that you can get from the IRS when you file your tax return.
2. **Marketplace exemptions** that you'll need to request by completing a paper application and mailing it to the Health Insurance Marketplace.

For a complete list of exemptions and more information, visit HealthCare.gov or call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.

If the Marketplace approves your exemption application, save the approval notice you get in the mail.

If you get an exemption from the Marketplace, you'll get a notice in the mail that includes a unique Exemption Certificate Number (ECN). Keep this notice with other important tax documents. You'll need to enter that ECN on your federal income tax return when you file your federal taxes for the year you didn't have health coverage. If the ECN isn't granted for the whole year, you may still have to pay a fee for some months. If you mailed an exemption application to the Marketplace and are still waiting for a decision when you file your tax return, follow the instructions with your tax return to enter "Pending" in the appropriate places. If you apply for the exemption directly from the IRS using Premium Tax Credit Form (**Form 8962**), you won't need an ECN.

Help is available.

- For more information about how health coverage will affect your taxes, visit HealthCare.gov/taxes/ or call the Marketplace Call Center at 1-800-318-2596.
- Many people who signed up for Marketplace coverage can get free assistance with filling out their taxes. This may include free access to tax software programs, or free in-person assistance. For more information, visit IRS.gov/freefile or IRS.gov/VITA.
- If you have general questions about your taxes, or want to learn more about the fee for not having health coverage, visit IRS.gov.

Social Security to Expand Field Office Hours Nationwide

Social Security announces as a result of Congress' approval of the fiscal year 2015 budget, the agency will expand its hours nationwide and offices will be open to the public for an additional hour on Mondays, Tuesdays, Thursdays and Fridays, effective March 16, 2015. A field office that is usually open from 9:00 a.m. to 3:00 p.m. will remain open until 4:00 p.m. Offices will continue to close to the public at noon every Wednesday so employees have time to complete current work and reduce backlogs.



"This expansion of office hours reaffirms our commitment to providing the people we serve the option of top-notch, face-to-face assistance in field offices even as we work to expand online services for those who prefer that flexibility," said Carolyn W. Colvin, Acting Commissioner of Social Security.

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Social Security continued from page 2

“The public expects and deserves world-class customer service and thanks to approved funding, I am pleased we will continue our tradition of exceptional service.”

In recent years, Social Security reduced public office hours due to congressional budget cuts, growing backlogs and staffing losses. The agency began recovery in fiscal year 2014 by replacing some field office staffing losses and providing overtime support to process critical work. With the commitment of resources in fiscal year 2015, the agency is able to restore some service hours to the public.

Most Social Security business does not require a visit to a local field office. Many services, including applying for retirement, disability and Medicare benefits, creating a my Social Security account, replacing a Medicare card, or reporting a change of address or telephone number are conveniently available anytime at www.socialsecurity.gov. Social Security also offers assistance via a toll-free number, 1-800-772-1213 (Voice) and 1-800-325-0778 (TTY). Representatives are available from 7:00 a.m. to 7:00 p.m., Monday thru Friday.



February is American Heart Month

Take care of your heart during American Heart Month

Get your body moving and your heart pumping in February for American Heart Month. Heart disease is the leading cause of death in the United States among both men and women. Obesity, physical inactivity, diabetes, and high blood pressure all can increase the chance of getting heart disease. But you can take action to prevent the disease and control the factors that contribute to it.

The National Institute of Diabetes and Digestive and Kidney Diseases (NIDDK) provides information about the links between heart disease, diabetes, kidney disease, and other related conditions. NIDDK's National Diabetes Education Program helps people with diabetes learn how to lower their chance of developing heart disease by managing the ABCs of diabetes: the A1C test (used to diagnose diabetes and track blood sugar in people with diabetes), Blood Pressure, Cholesterol, and Stop Smoking. The National Kidney Disease Education Program describes the connection between kidney disease and heart or blood vessel disease. NIDDK's National Diabetes Information Clearinghouse also provides content about the connection between diabetes, heart disease, and stroke.

The National Heart, Lung, and Blood Institute's *The Heart Truth*® program aims to make women more aware of the danger of heart disease and get them to take action. The program is geared toward women ages 40 to 60, and helps them make healthy lifestyle changes to reduce their disease risk. *The Heart Truth*® offers resources that organizations, community groups, and others can use to plan events and spread the word about women and heart health. Find out how you and your community can get involved.

To learn more visit niddk.news@mail.nih.gov or connect with Weight-control Information Network (WIN) on Facebook



Choose MyPlate: 10 tips to a great plate



Making food choices for a healthy lifestyle can be as simple as using these 10 Tips. Use the ideas in this list to balance your calories, to choose food to eat more often, and to cut back on foods to eat less often.

#1. BALANCE CALORIES

- Find out how many calories YOU need for a day as a first step in managing your weight. Go to www.ChooseMyPlate.gov to find your calorie level. Being physically active also helps you balance calories.

#2. ENJOY YOUR FOOD, BUT EAT LESS

- Take the time to fully enjoy your food as you eat it. Eating too fast or when your attention is elsewhere may lead to eating too many calories. Pay attention to hunger and fullness cues before, during, and after meals. Use them to recognize when to eat and when you've had enough.

#3. AVOID OVERSIZED PORTIONS

- Use a smaller plate, bowl, and glass. Portion out foods before you eat. When eating out, choose a smaller size option, share a dish, or take home part of your meal.

#4. FOODS TO EAT MORE OFTEN

- Eat more vegetables, fruits, whole grains, and fat-free or 1% milk and dairy products. These food have the nutrients you need for health-including potassium, calcium, vitamin D, and fiber. Make them the basis for meals and snacks.

#5. MAKE HALF YOUR PLATE FRUITS AND VEGETABLES

- Choose red, orange, and dark-green vegetables like tomatoes, sweet potatoes, and broccoli, along with other vegetables for your meals. Add fruit to meals as part of main or side dishes or as a dessert.

#6. SWITCH TO FAT-FREE OR LOW-FAT (1%) MILK

- They have the same amount of calcium and other essential nutrients as whole milk, but fewer calories and less saturated fat.

#7. MAKE HALF YOUR GRAINS WHOLE GRAINS

- To eat more whole grains, substitute a whole-grain product for a refined product— such as

Continued on page 9



American Heart Association | American Stroke Association

Learn and Live.

What Is a Heart Attack?

Every 36 seconds, someone dies from heart and blood vessel diseases, America's No. 1 killer. Since most of those deaths are from coronary heart disease — about 452,000 each year — it's important to learn all you can about heart attack. Don't ignore heart problems. It's a matter of life and death!

For example, you should know the warning signs so you can get help right away, either for yourself or someone close to you. Acting quickly can save many, many lives!

Some heart attacks are sudden and intense. But most start slowly, with mild pain or discomfort. Here are some of the signs that can mean a heart attack is happening:

- Uncomfortable pressure, squeezing, fullness or pain in the center of your chest. It lasts more

than a few minutes, or goes away and comes back.

- Pain or discomfort in one or both arms, your back, neck, jaw or stomach.
- Shortness of breath with or without chest discomfort.
- Other signs such as breaking out in a cold sweat, nausea or lightheadedness.

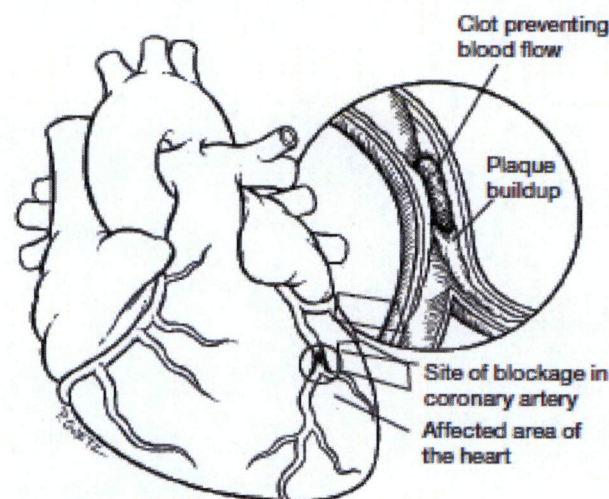
If you or someone you're with has chest discomfort, especially with one or more of the other signs, don't wait more than five minutes before calling for help. Call 9-1-1 or the emergency medical services (EMS) in your area (fire department or ambulance). Get to a hospital right away.

What causes heart attack?

A coronary attack (heart attack) occurs when the blood flow to a part of the heart is blocked (often by a blood clot). This happens because coronary arteries that supply the heart with blood slowly become thicker and harder from a buildup of fat, cholesterol and other substances, called plaque.

If the plaque breaks open and a blood clot forms that blocks the blood flow, a heart attack occurs. Then the heart muscle supplied by that artery begins to die. Damage increases the longer an artery stays blocked.

Once that muscle dies, the result is permanent heart damage.



How can I recover?

Depending on the extent of your heart attack, you may only be in the hospital a few days. But your recovery is just beginning.

- Start making changes in your life now to reduce your risk of having another heart attack. Eat healthful meals, be more physically active, and if you smoke, quit.

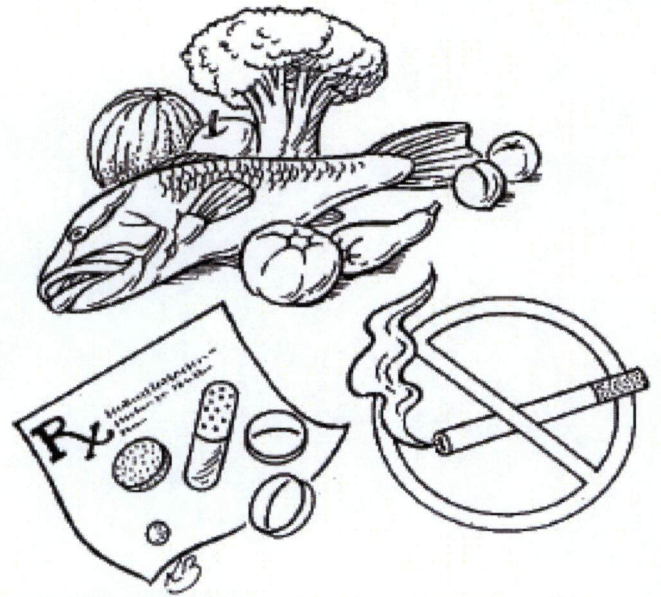
- Talk with your doctor and nurses about how you can live as normal a life as possible. Ask how soon you can go back to work, drive a car, have sex, and what to do if you have chest discomfort. They can answer your questions about other matters, too.
- Join a cardiac rehabilitation program in your area.

How can I avoid a heart attack?

Even if you have heart disease, there's a lot you can do to improve your heart's health.

Ask your doctor or nurse for help. Together, you can set goals to reduce the things that raise your risk of heart attack.

- Don't smoke, and avoid other people's tobacco smoke.
- Treat high blood pressure, if you have it.
- Eat a healthy diet that's low in saturated fat, trans fat, cholesterol and salt.
- Exercise at least 30 minutes on most or all days of the week.
- Keep your weight in the normal range.
- See your doctor for regular check-ups.
- Take your medicines exactly as prescribed.
- Control your blood sugar if you have diabetes.



You can help prevent a heart attack! You must control your blood pressure, stop smoking, eat a healthful diet, exercise and know the warning signs!

How can I learn more?

1. Talk to your doctor, nurse or other health-care professionals. If you have heart disease or have had a stroke, members of your family also may be at higher risk. It's very important for them to make changes now to lower their risk.
2. Call 1-800-AHA-USA1 (1-800-242-8721) or visit americanheart.org to learn more about heart disease.

3. For information on stroke, call 1-888-4-STROKE (1-888-478-7653) or visit StrokeAssociation.org.

We have many other fact sheets and educational booklets to help you make healthier choices to reduce your risk, manage disease or care for a loved one.

Knowledge is power, so *Learn and Live!*

Do you have questions or comments for your doctor?

Take a few minutes to write your own questions for the next time you see your healthcare provider. For example:

What about desserts?

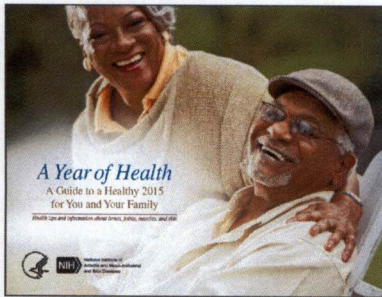
What's a good, healthful cookbook?

Your contribution to the American Heart Association supports research that helps make publications like this possible. The statistics in this sheet were up to date at publication. For the latest statistics, see the *Heart Disease and Stroke Statistics Update* at americanheart.org/statistics.
 ©2007, American Heart Association 10/07LS1466



If I'd known I was going to live so long, I'd have taken better care of myself.

~ Leon Eldred



African American History Month

African Americans have a rich heritage rooted in a deep sense of family, community, and resilience. African Americans rely on a heritage of faith, hope, and progress. These values and traditions are resources to mobilize and use in promoting health. A first step in promoting health is learning about the increased risk for health conditions like vitiligo, osteoarthritis, or lupus. Learn what you can do to manage these and other conditions to live an active and healthy lifestyle.

To mark African American History Month, pledge to do one thing to improve your health and your family's health. Here are some ideas:

- Find a family recipe for a healthy dish made with calcium-rich foods, such as salmon, almonds, or green leafy vegetables. Get creative with “soul foods” and cook them with less fat and salt, ingredients that contribute to weight gain and health problems like heart disease.
- Schedule yearly checkups at the doctor for yourself and your family members. If you take care of older family members, help them make their appointments as well.
- At a family gathering or reunion, talk about any health issues, such as vitiligo, osteoarthritis, or lupus, that run in your family. Keep a list in a safe place and share it with your children and grandchildren.

The Federal Government has **free**, easy-to-read information about health.

- ***Calcium and Vitamin D: Important at Every Age***
- ***Questions and Answers About Vitiligo***
- ***Lupus: Easy-to-Read Fast Facts***

Download or order these and other titles and topics from the National Institute of Arthritis and Musculoskeletal and Skin Diseases (NIAMS), National Institutes of Health (NIH). Visit www.niams.nih.gov/multicultural, or call toll free at **877-226-4267** (TTY: 301-565-2966). Many of these publications are available in Spanish, Chinese, Korean, and Vietnamese.



Beginning February 3, 2015, Social Security beneficiaries can view and print their SSA-1099 and SSA-1042S online via their personal **my** Social Security accounts.

Tax season is here, and many beneficiaries need a SSA-1099 or a SSA-1042S to complete their tax returns. If you received Social Security benefits and did not receive or misplaced your SSA-1099 or SSA-1042S, save time and create a **my** Social Security account to get instant replacements.

Setting up an account is easy, secure, and convenient. Go to

www.socialsecurity.gov/myaccount/.

With a **my** Social Security account, you can get a benefit verification letter, check your benefit and payment information and earnings record, change your address and phone number, start or change direct deposit of your benefit payment, and now get a replacement SSA-1099 or SSA-1042S.

WARNING: Individuals promoting genetic testing of Medicare Patients through meetings and educational sessions could be using this test to commit Medicare fraud and abuse.

What is Pharmacogenomic Testing?

Pharmacogenomic testing is a new tool in medicine. It is the testing of certain genes to determine how any given individual will respond to specific medications. Drugs are metabolized slowly in individuals carrying genetic polymorphisms that reduce enzyme activity, and these individuals are at an increased risk for adverse drug reactions or therapeutic failure. Alternatively, a genetic polymorphism that increases metabolism could result in ineffective drug treatment.

Genetic testing covered by Medicare?

As long as Medicare is the patient's primary insurance, and the test is deemed medically necessary, it is currently covered by Medicare with no co-pay or deductible. Title XVIII of the Social Security Act, Section 1862(a) (1) (A) states "...no Medicare payment shall be made for items or services which are not reasonable and necessary for the diagnosis and treatment of illness or injury...".

Furthermore, it has been a longstanding CMS policy that "tests that are performed in the absence of signs, symptoms, complaints, or personal history of disease or injury are not covered unless explicitly authorized by statute."

Screening services, such as pre-symptomatic genetic tests and services, or those used to detect an undiagnosed disease or disease predisposition, are not a Medicare benefit and are not covered by Medicare. Similarly, Medicare may not reimburse the costs of tests/examinations that assess the risk for and/or of a condition unless the risk assessment clearly and directly effects the management of the patient.

How Could this be Medicare fraud or abuse?

When an individual offers to provide an educational session to a group of seniors, takes their Medicare number, then does a DNA swab, this does not meet Medicare's criteria of medical necessity. They are offering a service to the general population without determining actual need and they are doing it outside the guidance of the Medicare beneficiary's own physician.

The group will bill Medicare for services that do not meet medical necessity and do not have a referring physician familiar with the patient's health needs. The amount they will receive from Medicare is over \$1,100. They are abusing the Medicare system by billing for services that are not reasonable or necessary. They could potentially be committing fraud by intentionally billing Medicare for services they know are not necessary.

What can you do?

- 1) If you are approached by someone, decline their services because you should not give access to your seniors to individuals who take their personal information. Then call and report this to the Texas Senior Medicare Patrol.
- 2) If you have already been visited by someone taking DNA swabs, contact the Texas Senior Medicare Patrol to discuss action.

Texas Senior Medicare Patrol 1-888-341-6187



Continued from page 4...Choose MyPlate

eating whole-wheat bread instead of white bread or brown rice instead of white rice.

#8. FOOD TO EAT LESS OFTEN

- Cut back on food high in solid fats, added sugars, and salt. They include cakes, cookies, ice cream, candies, sweetened drinks, pizza, and fatty meats like ribs, sausages, bacon, and hot dogs. Use these food as occasional treats, not everyday foods.

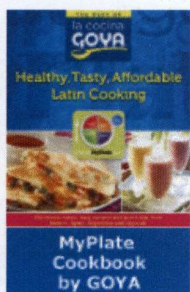
#9. COMPARE SODIUM IN FOODS

- Use the Nutrition Facts label to choose lower sodium versions of foods like soup, bread, and frozen meals. Select canned foods labeled “low sodium,” “reduced sodium,” or “no salt added.”

#10. DRINK WATER INSTEAD OF SUGARY DRINKS

- Cut calories by drinking water or unsweetened beverages. Soda, energy drinks, and sports drinks are a major source of added sugar, and calories, in American diets.

Go to www.ChooseMyPlate.gov for more information.



MyPlate Cookbook by GOYA

Choosing the right foods for you and your family might seem challenging at times. But when you're equipped with healthy, affordable products, quick, delicious recipes and an easy plan that fits into your life, making healthy choices is easier than ever! At GOYA®, we have been at the forefront of healthy eating for more than 75 years. By offering nutritious, affordable ingredients from around Latin America and Spain, coupled by providing authentic recipe ideas to be shared among family and friends,

we encourage our consumers to live happy, healthy lives.

That's why GOYA® is proud to collaborate with The First Lady's LetsMove initiative and the USDA to promote MyPlate, a new tool for healthy eating. MyPlate illustrates the five food groups: fruits, vegetables, grains, protein and dairy, the building blocks for a healthy diet, by using a familiar image – a place setting for a meal. It's a simple reminder that before you eat, think about what and how much goes on your plate, in your cup, or in your bowl.

With the health and welfare of our consumers in mind and with MyPlate as our guide, we created this cookbook that features 10 complete, balanced meal ideas from around Latin America – including Mexico, Central America, South America, the Caribbean, Spain and beyond!

In this cookbook, you will find dozens of healthy recipes from all of the food groups, the nutritional information of every recipe, easy-to-follow cooking tips, beautiful photography and a fully-stocked pantry page that showcases our nutritious ingredients. Now more than ever, healthy eating is easy – and tasty – with GOYA®!

Call the Area Agency on Aging to request a copy of this cook book in **English** or **Spanish** at 325-223-5704 or 1-877-944-9666.



UPCOMING EVENTS.....

CAREGIVERS UNITED!



Caregivers United provides a safe, supportive community in which to walk the caregiving journey with others who understand. Our scheduled speakers educate and inform attendees on topics that are tailored to caregiver needs.

Please join us!

Thursday, February 12, 2015 from 11:45 am-1:00 pm

at the

Concho Valley Area Agency on Aging

2801 W. Loop 306, Suite A

San Angelo, TX 76904

Presentation by: Robert Massie Funeral Home

What do you do when you cannot afford a funeral?

Your rights when buying a funeral

Paying Final Respects

Veteran's Funeral and Burial Benefits

Common Funeral Myths



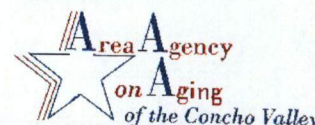
The Beehive of San Angelo will be sponsoring lunch for those in attendance. Angels Care Home Health will provide an Anniversary cake along with beverages. Seating is limited to 40 persons, so please RSVP by February 10, 2015.

For more information or to register contact Josie Galindo at

325-223-5704 or toll free 1-877-944-9666.

Register online at http://www.cvcog.org/cvcog/aaa_caregiver_program.html

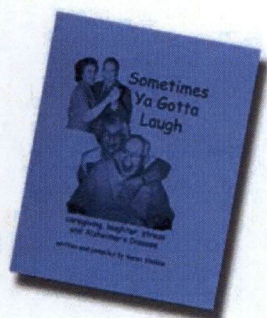
Funded in part by the Texas Department of Aging and Disability Services





The Concho Valley Area Agency on Aging has an excellent resource library covering many aspects of care giving topics, advocacy, and aging issues. Caregivers, service providers and nursing facilities may check out books, dvd's, cd's, cassettes, and training manuals to use as needed. Listed below is an example of the resources available. Please contact the Area Agency on Aging at 325-223-5704 or toll free 1-877-944-9666.

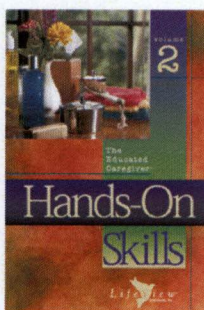
Alzheimer's	B/9.1	Sometimes Ya Gotta Laugh
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- **Sometimes Ya Gotta Laugh**
- By Karen Stobbe
- Target Audience: Family caregivers

Written by a former caregiver, this book offers facts and insights on the topic of Alzheimer's disease. Stobbe tells stories and jokes to find the humor in successful caregiving. She writes: "Sometimes life is hard. Caring for another person is not easy. But everyone I spoke with - no matter what kind of caregiving they do - all agreed you have to find your sense of humor and that sometimes... ya gotta laugh."

Caregiver	D/40.1—40.7	The Educated Caregiver: Volume 2 Hands-On Skills
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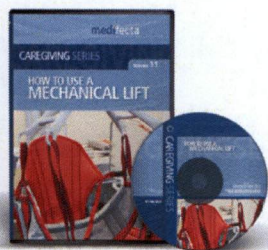


You'll see step-by-step demonstrations of key caregiving skills you'll use every day, such as:

- Caring for bed-ridden patients
- Assistance with walking
- Transferring from a bed to a chair
- Dressing, grooming and hygiene
- Assessment techniques
- Home safety

Running time: 45 minutes

Wheel Chair Safety	D/143.1	How to Use a Mechanical Lift
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Learn the correct lifting technique by watching an occupational therapist demonstrate how to move a person from bed to wheelchair and from wheelchair to bed. Both two-person and on-person transfers are shown; safety measures at each step of the process are included.

This program also discusses how to address any fear your family member may have about being lifted.

Running time: 22 minutes

Medifecta Healthcare Training



2801 W. Loop 306, Ste. A
P.O. Box 60050
San Angelo, TX 76906

Phone: 325-223-5704
Toll free: 1-877-944-9666
Fax: 325-223-8233

WE ARE ON THE WEB!

www.cvcog.org/cvcog/aaa.html

Funded in part by the
Texas Department of Aging
and Disability Services

Join our newsletter email distribution list TODAY! Please email Terry Lockhart @ terry.lockhart@cvcog.org or call (325)223-5704



The Number to Call, When You Don't Know Who To Call

2-1-1 Texas, a program of the Texas Health and Human Services Commission, is committed to helping Texas citizens connect with the services they need.



Our Mission is to be this area's visible leader and advocate in facilitating those supportive services and opportunities that enable all older citizens to be able to live dignified, independent and productive lives.

