



Concho Valley Area Agency on Aging

# THE SILVER SOURCE



MARCH 2015

## Consumer Alert:

VOLUME 3 , ISSUE 2

### Beware of Spam Emails Claiming to Originate from the Texas Attorney General, Threatening Arrest

#### March Fun Facts

**AUSTIN** – A malicious new spam email featuring Texas Attorney General Ken Paxton’s name and an arrest threat has recently hit inboxes statewide.

#### Email text

The fraudulent email message, which may include the subject line, “FINAL NOTICE”, is given the false appearance of legitimacy because it is adorned with the distinctive online logo of U.S. district courts. The email’s opening text informs the resident of “a PENDING law ACTION against your name and your Social Security Number.” The email then cautions: “Should you ignore this communiqué, we WILL advise our CLIENT to PROCEED further with the LEGAL ACTION AGAINST you.” The bogus paragraph claims to be from “KEN PAXTON” with the “STATE ATTORNEY OFFICE.”

The email also contains a security alert warning that an arrest warrant has been issued for the resident due to his or her alleged crimes such as “violation of federal banking regulations,” “collateral check fraud,” and “theft by deception.” After alarming the resident about the prospect of a warrant being issued for his or her arrest, the email states the prison sentence and fine the resident allegedly faces – then encourages the resident to apply for an “out of court resolution option ... to submit the amount which you owe in full.” The last sentence tells the resident, “By requesting an Offer in Compromise, But is you are failed to do that then we shall start the process of pressing those charges against you.” The message concludes with the signature of a purported judge and a bogus phone number for “KEN PAXTON.”

#### Red flags

The email’s stumbling vocabulary, sentences with words in all capital letters, and rambling sentences that make no sense are red flags that is a scam. Texans should not respond to the sender or call any telephone numbers that appear within the message.

As with many ploys to obtain individuals’ personal information, it is likely that many of these imposters are actually thousands of miles away – often in other countries and out of reach of U.S. law enforcement. This impersonation ploy is particularly effective because it causes victims to react immediately out of fear that they are facing criminal action by the Attorney General’s Office, rather than taking the time to consider the claims being made and information being requested.

Connect with us: Follow us on Twitter at @TXAG •  
Find us on Facebook at TexasAttorneyGeneral

- March 2nd Texas Independence Day
- March 8th Daylight Savings Time
- March 17th St. Patrick’s Day
- March 20th First Day of Spring
- March 29th Palm Sunday
- Fire Prevention Month  
Birthstone: Aquamarine

#### Inside this Issue:

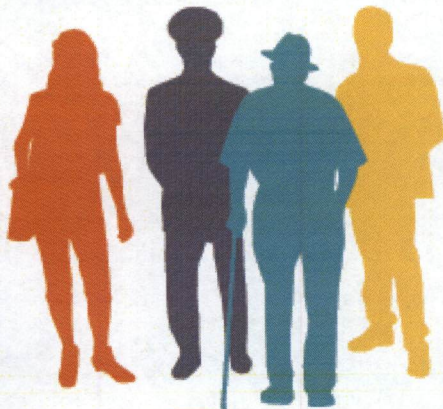
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# Scammed? Now what....

When making a report about yourself or your loved one being scammed, asking key questions can be pivotal to understanding and preventing future financial abuse.

## What Questions should be addressed?



1. How was the contact made? (e.g. phone, email, door to door, etc.)
2. Was there a financial transaction?
3. How was money transferred? (e.g. wired, personal escort to bank, mailed a check, etc.)
4. Was this a one time occurrence or a repeating situation?

Once the information is obtained, contacting professionals at the discussed institutions (e.g. bank, credit union, etc.) is the next step.

*Do you know the mandated reporting laws in your state?*

Regulations vary from state to state. Visit the National Adult Protective Services (NAPSA) website to find the latest mandated reporting laws, as well as the contact information to report older adults and adults with disabilities abuse in your state: <http://www.napsa-now.org/get-help/help-in-your-area/>

*Who investigates these cases??*

**Adult Protective Services (APS)** investigates cases of abuse, neglect, and exploitation of older adults and adults with disabilities.

The **Long-Term Care Ombudsman** are advocates for residents of nursing homes, board and care homes and assisted living facilities.

## Other National Resources

### Federal Trade Commission

[www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov) 1-877-FTC-HELP (382-4357)  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) 1-877-IDTHEFT (438-4338)

### Consumer Financial Protection Bureau and Federal Deposit Insurance Corporation

"Money Smart for Older Adults: Preventing Financial Exploitation"  
[http://files.consumerfinance.gov/f/201306\\_cfpb\\_msoa-participant-guide.pdf](http://files.consumerfinance.gov/f/201306_cfpb_msoa-participant-guide.pdf)

### Internet Crime Complaint

[www.ic3.gov](http://www.ic3.gov)

### National Center on Elder Abuse

<http://www.ncea.aoa.gov/>

This document was completed for the National Center on Elder Abuse and is supported in part by a grant (No. 90AB0003-01-01) from the Administration for Community Living (ACL), U.S. Department of Health and Human Services (DHHS). Grantees carrying out projects under government sponsorship are encouraged to express freely their findings and conclusions. Therefore, points of view or opinions do not necessarily represent official ACL or DHHS policy.

Created by

National Center on Elder Abuse and  
 Paul Greenwood, Deputy District Attorney,  
 Head of Elder Abuse Prosecutions  
 San Diego DA's Office

## CMS Strengthens *Five Star Quality Rating System* for Nursing Homes

**CMS.gov**  
Centers for Medicare & Medicaid Services

February 20, 2015 The Centers for Medicare & Medicaid Services (CMS) today strengthened the *FiveStar Quality Rating System* for Nursing Homes on the *Nursing Home Compare* website to give families more precise and meaningful information on quality when they consider facilities for themselves or a loved one. Today's announcement also marks an important milestone to achieving the goal of implementing further improvements to the *Five Star* system in 2015, as the [Administration announced last October](#).

Star ratings allow users to see important differences in quality among nursing homes to help them make better care decisions. CMS rates nursing homes on three categories: results from onsite inspections by trained surveyors, performance on certain quality measures, and levels of staffing. CMS uses these three categories to offer an overall star rating, but consumers can see and focus on any of the three individual categories.

Beginning today, nursing home star ratings will:

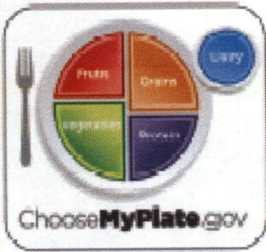
- Include use of antipsychotics in calculation of the star ratings. These medications are often used for diagnoses that do not warrant them. The two existing quality measures – for short stay and long stay patients – will now be part of the calculation for the quality measures star rating.
- Have improved calculations for staffing levels. Research indicates that staffing is important to overall quality in a nursing home.
- Reflect higher standards for nursing homes to achieve a high rating on the quality measure dimension on the website.

"CMS is committed to improving *Nursing Home Compare* and the *FiveStar Quality Rating System* to ensure they are the most trusted and easy-to-use resources we can provide," said Patrick Conway, M.D., CMS Deputy Administrator for Innovation and Quality and Chief Medical Officer for CMS. "Consumers can feel confident that *Nursing Home Compare's* star ratings include measures that matter most to nursing home residents and their families and challenge nursing homes to continuously improve care."

Since CMS standards for performance on quality measures are increasing, many nursing homes will see a decline in their quality measures star rating. By making this change, *Nursing Home Compare* will include more meaningful distinctions in performance for consumers and focus nursing homes on continuously improving care focused on residents, families, and their caregivers. About two thirds of nursing homes will see a decline in their quality measures rating and about one third of nursing homes will experience a decline in their Overall Five Star Rating.

For example, before the recalibration, about 80 percent of nursing home received either a 4 or 5-star rating on their quality measure rating. Now, about 49 percent of nursing homes will receive a 4 or 5-stars on their quality measure rating. Also, the number of nursing homes receiving one star for their quality measures has increased from 8.5 percent after the recalibration.

**Continued on page 9**



## Think Beyond Breakfast



Eggs contain protein and other healthy nutrients, so enjoy them any time of the day. Try an egg salad sandwich or top your salad with a hard cooked egg.

### Spinach Salad with Apples and Eggs

Makes: 4 servings

#### Ingredients:

- 4 large eggs
- 2 apples
- 8 cups fresh spinach
- 1 cup dried figs (about 16 figs or one 7-oz pkg)
- 1 cup whole-grain croutons
- 1/2 cup light honey mustard or poppy seed dressing



#### Directions

1. To hard boil-eggs:
  - Place eggs in saucepan large enough to hold them in a single layer.
  - Add cold water to cover eggs by 1 inch.
  - Heat over high heat just to boiling.
  - Remove from heat and cover.
  - Let eggs stand in hot water about 12 minutes.
  - Drain and fill pan with cold water; let sit 10-15 minutes.
  - Peel and slice (If making ahead, refrigerate cooked unpeeled eggs.)
2. Prepare other ingredients while eggs are cooking and cooling.
3. Wash, slice, and core apples.
4. Cut apples and dried figs into bite-sized chunks.
5. Wash and drain spinach.
6. To plate, divide ingredients evenly among four plates, top spinach with apples, eggs, dried figs, and croutons. Drizzle with dressing.

**Total Calories 360    Total fat 11g    Protein 9g    Carbohydrates 59g    Dietary Fiber 10g**  
**Saturated Fat 2g    Sodium 560 mg**

#### MyPlate Food Groups

**Fruits 1 1/4 cups    Vegetables 1 cup    Grains 1/2 ounce    Protein Foods 1 ounce**

For more information visit [www.choosemyplate.gov](http://www.choosemyplate.gov)

## National Coverage Determination (NCD) for Screening for Lung Cancer with Low Dose Computed Tomography (LDCT)

**CMS.gov**  
Centers for Medicare & Medicaid Services

February 5, 2015 Today the Centers for Medicare & Medicaid Services (CMS) issued a final national coverage determination that provides for Medicare coverage of Screening for Lung Cancer with Low Dose Computed Tomography (LDCT). The coverage is effective immediately.

“This is the first time that Medicare has covered lung cancer screening. This is an important new Medicare preventive benefit since lung cancer is the third most common cancer and the leading cause of cancer deaths in the United States,” said Dr. Patrick Conway, chief medical officer and deputy administrator for innovation and quality for CMS.

Medicare will now cover lung cancer screening with LDCT once per year for Medicare beneficiaries who meet all of the following criteria:

- they are age 55-77, and are either current smokers or have quit smoking within the last 15 years;
- they have a tobacco smoking history of at least 30 “pack years” (an average of one pack a day for 30 years); and
- they receive a written order from a physician or qualified non-physician practitioner that meets certain requirements.

Medicare coverage includes a visit for counseling and shared decision-making on the benefits and risks of lung cancer screening. The NCD also includes required data collection and specific coverage eligibility criteria for radiologists and radiology imaging centers, consistent with the National Lung Screening Trial protocol, U.S. Preventive Services Task Force recommendation, and multi-society multi-disciplinary stakeholder evidence-based guidelines.

“We believe this final decision strikes an appropriate balance between providing access to this important preventive service and ensuring, to the best extent possible, that Medicare beneficiaries receive maximum benefit from a lung cancer screening program,” Conway said.

### Lung Cancer Decision Memo Posted :

<http://www.cms.gov/medicare-coverage-database/details/nca-decision-memo.aspx?NCAId=274>



**Don't forget to set your clocks forward Sunday, March 8th!**

# 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, March 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



Now that I am alone, do I qualify for widow benefits and how do I pay the bills?

Before the loss of a loved one you can prepare for final expenses, taking charge of bills and the reality of what to expect and what you need to get done to take care of yourself when the unexpected happens.

**Presenters Lisa Valencia Benefits Counselor II , Kathy Gonzales of Concho Educators Credit Union and Andrea Reich of Social Security Administration**

The Springs will be sponsoring lunch for those in attendance. Angels Care Home Health will provide dessert and drinks. Door Prizes available for registered Caregivers.

Seating is limited to 40 persons, so please RSVP by March 10, 2015.

For more information or to register contact Josie Galindo at 325-223-5704 or toll free 1-800-944-9666

Register online at [http://www.cvcog.org/cvcog/aaa\\_caregiver\\_program.html](http://www.cvcog.org/cvcog/aaa_caregiver_program.html)

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





A service of the U.S. National Library of Medicine  
NIH National Institutes of Health

## Proposed Dietary Guidelines Not a Green Light to Eat What You Want

(HealthDay News) -- People who follow a heart-healthy diet won't see much change in their eating habits if, as reported, this year's U.S. Dietary Guidelines report rescinds previous warnings against eating certain cholesterol-rich foods, dietitians say.

That's because people still need to limit their consumption of saturated fats and trans fats, which are the two leading dietary contributors to high blood cholesterol.

The proposed change in the guidelines "doesn't give you free license to eat as much high-cholesterol food as you want, because those foods most often are high in saturated fat as well," said Connie Diekman, a registered dietitian and director of university nutrition at Washington University in St. Louis.

Only a handful of common foods are high in cholesterol but low in saturated fat -- eggs, shellfish and liver, mainly, Diekman said.

People looking to eat a heart-healthy diet will still have to avoid foods such as fatty cuts of meat, and cheese or ice cream made from whole milk, because those are high in saturated fat. Same goes for bacon, fried chicken, hot dogs and cheeseburgers.

They also will have to avoid processed foods high in trans fats due to ingredients like partially hydrogenated vegetable oils -- think packaged cookies and cakes. Trans fats have been shown to simultaneously increase levels of "bad" LDL cholesterol in the blood and decrease levels of "good" HDL cholesterol, experts say.

Much confusion has arisen from published reports Tuesday that a U.S. Department of Agriculture panel is preparing to bow to new research that has undermined the role that dietary cholesterol plays in a person's heart health.

The Dietary Guidelines Advisory Committee plans to drop limits on dietary cholesterol intake when it issues its 2015 update of the USDA Dietary Guidelines, according to news reports.

Cholesterol is an organic molecule naturally produced by humans and animals. A waxy substance, cholesterol is used by the body to create hormones, produce bile acids for digestion, make vitamin D and maintain healthy cell walls, according to the U.S. National Institutes of Health.

Healthy human bodies control the amount of cholesterol in the bloodstream, and can detect and adjust its natural cholesterol production if dietary cholesterol (cholesterol consumed in foods) increases or decreases, Diekman said.

"If we've consumed more cholesterol than we need, we just make less," Diekman said. "We have a self-regulating mechanism for cholesterol."

**Continued on page 8**

### Proposed Dietary Guidelines continued from page 7...

The body also can excrete unneeded dietary cholesterol, particularly if the person is eating a fiber-rich diet, said Lona Sandon, an assistant professor of clinical nutrition at the University of Texas Southwestern Medical Center at Dallas. Fiber -- found in foods such as fruits, vegetables, nuts, oatmeal and whole grains -- binds to dietary cholesterol in the digestive tract and keeps it from being absorbed into the bloodstream.

But when folks eat saturated fats, they do an end-run around the body's self-regulating system for maintaining healthy cholesterol levels, the nutritionists said.

During digestion, saturated fats are absorbed into the bloodstream and transported to the liver, where they are converted into "bad" LDL cholesterol, said Sonya Angelone, a registered dietitian nutritionist in San Francisco and a spokeswoman for the Academy of Nutrition and Dietetics.

Taking in too much saturated fat, therefore, can lead to overproduction of LDL cholesterol, and unhealthy levels of blood cholesterol. "The more fat you have available to make cholesterol, you're going to make more cholesterol than you need," Sandon said.

Saturated fats are found primarily in animal-based foods like meat, poultry, swine and dairy products. They are solid at room temperature -- for example, the fat around the edge of a steak, a stick of butter, or a can of lard.

High levels of "bad" LDL cholesterol in a person's blood have long been linked to the formation of arterial plaques that can impede the flow of blood and contribute to heart attacks or strokes, according to the American Heart Association.

The reported USDA action reflects a continuing evolution of thought regarding the role of fats in a heart-healthy diet, said Dr. Steve Nissen, a renowned cardiologist and chairman of cardiovascular medicine at the Cleveland Clinic.

For his part, Nissen recommends to his heart patients the only diet that has been tested using a randomized clinical trial -- the Mediterranean diet.

A Mediterranean diet is not low-fat, but emphasizes intake of unsaturated fats from olive oil and nuts, along with lots of vegetables, lean poultry and fish, while avoiding red and processed meats and butter. Unsaturated fats come from plants, and are liquid at room temperature -- for example, olive oil and vegetable oil.

The body converts unsaturated fats into "good" HDL cholesterol, which actually lowers blood cholesterol levels by scavenging free cholesterol from the bloodstream and artery walls, and then ferrying it back to the liver for disposal.

The Mediterranean diet showed a 30 percent reduced risk of heart disease compared to the low-fat diet currently promoted by the American Heart Association, according to clinical trial results published in the *New England Journal of Medicine* in 2013, Nissen said.

**Continued on page 9**



## Proposed Dietary Guidelines continued from page 8...

"That's what I think people should use," Nissen said. "We need to rethink all of our dietetic guidelines. Fat is not the problem."

SOURCES: Connie Diekman, M.Ed., R.D., director of university nutrition, Washington University in St. Louis; Sonya Angelone, M.S., R.D.N., C.L.T., registered dietitian nutritionist, San Francisco, and spokeswoman for the Academy of Nutrition and Dietetics; Lona Sandon, R.D., L.D., assistant professor of clinical nutrition, University of Texas Southwestern Medical Center at Dallas; Steven Nissen, M.D., chairman, cardiovascular medicine, the Cleveland Clinic, Ohio

## Medline Plus

### Quality Rating System for Nursing Homes continued.....

CMS is also focusing changes in areas identified by consumers and other stakeholders as important. For example, by the end of 2013 nursing homes achieved a 15 percent reduction in the use of anti-psychotics compared to 2011 levels. As part of the National Partnership to Improve Dementia Care, CMS is working with the nursing home community, patients, families and other important stakeholders to achieve a 30 percent reduction by the end of CY2016.

The *Nursing Home Compare* website was launched in 1998, and CMS added the *Five Star Quality Rating System* ("NH Compare 2.0") in 2008. *Nursing Home Compare* gets approximately 1.4 million visits per year and users report high satisfaction with the site. More than 85 percent of users have indicated that they found the information they were seeking. CMS recommends that consumers rely on multiple factors – including star ratings, visits and community reputation -- when selecting a nursing home.

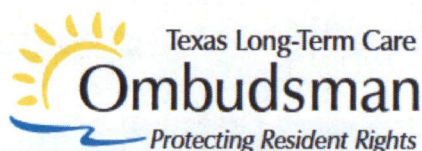
To achieve better care, smarter spending and healthier people, the Department of Health and Human Services is focused on sharing information more broadly to providers, consumers, and others to support better decisions while enforcing patient privacy. The *Five Star Quality Rating System* for Nursing Homes is part of an administration-wide effort to increase the availability and accessibility of information on quality, utilization and costs for effective, informed decision-making by consumers.

To read a fact sheet on *Nursing Home Compare* 3.0, visit <http://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2015-Fact-sheets-items/2015-02-12-2.html>.

To search for nursing homes in local areas, visit [Medicare.gov/nursinghomecompare/search.html](http://www.Medicare.gov/nursinghomecompare/search.html).

For more information on the national partnership, visit [CMS.gov/Medicare/Provider-Enrollment-and-Certification/SurveyCertificationGenInfo/Downloads/Survey-and-Cert-Letter-14-19.pdf](http://www.CMS.gov/Medicare/Provider-Enrollment-and-Certification/SurveyCertificationGenInfo/Downloads/Survey-and-Cert-Letter-14-19.pdf).

For more information on the *Advancing Excellence* campaign, visit [nhqualitycampaign.org/news.aspx#17](http://nhqualitycampaign.org/news.aspx#17).





## 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, March 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

Seating is limited to 40 persons, so please RSVP by March 10, 2015.  
For more information or to register contact Josie Galindo at  
325-223-5704 or toll free at 1-877-944-9666.

Register online at [http://www.cvcog.org/cvcog/aaa\\_caregiver\\_program.html](http://www.cvcog.org/cvcog/aaa_caregiver_program.html)

### Caregiver Skills Training Day

Tuesday, March 24, 2015 from 10:00 am—1:00 pm  
at the Concho Valley Area Agency on Aging  
2801 W. Loop 306, Suite A  
San Angelo, TX 76904



Learn How chiropractic care can help you with your everyday stressors, aches, pains, and with your overall wellness.

Seating is limited to 40 persons, so please RSVP  
For more information or to register contact Josie Galindo at  
325-223-5704 or toll free at 1-877-944-9666.

Register online at [http://www.cvcog.org/cvcog/aaa\\_caregiver\\_program.html](http://www.cvcog.org/cvcog/aaa_caregiver_program.html)



CONCHO VALLEY AREA AGENCY ON AGING

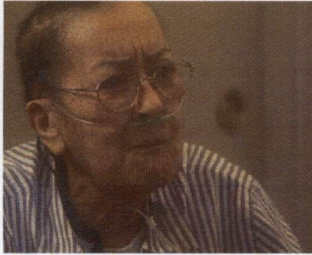
“DON’T BE FOOLED CONFERENCE”

This annual event will take place early April 2015



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.

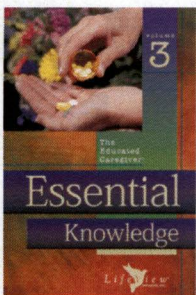
<b>Abuse</b>	<b>D/3.1—3.3</b>	<b>Abuse: The Resident's Perspective</b>
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Running time: 20 minutes

Make sure your staff hears this message. Residents report what they feel is abuse and their list of concerns may surprise your staff. Not only do their comments include the obvious, but also many things you would not think of unless you were a resident. From their perspective, negative attitudes, lack of respect, waiting for care, and even staff not wearing name-tags are unacceptable. These residents give you the perspective of what it's like to be on the other side of care. Shot on-location at The Roland Park Place and Levindale Hebrew Geriatric Center and Hospital.

<b>Caregiver</b>	<b>D/39.1—39.7</b>	<b>Essential Knowledge: Volume 3 Hands-On Skills</b>
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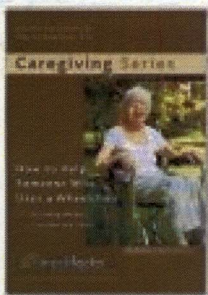


Running time: 48 minutes

Healthcare professionals share vital information every caregiver needs to know, including:

- Administering medications and understanding interactions
- Avoiding and controlling infection
- Wound care and preventing bed sores
- Ensuring proper nutrition

<b>Wheel Chair Safety</b>	<b>D/142.1</b>	<b>How to Help Someone Who Uses a Wheelchair</b>
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Running time: 32 minutes

It is important for caregivers to have the specific training they need in order to provide safe, effective care for persons who use wheelchairs or other mobility aids.

A variety of wheelchair transfers and maneuvers are performed by professional experts. Watching these demonstrations will help you to learn about safe wheelchair use, including how to avoid common mistakes caregivers make when assisting someone in a wheelchair.



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Permit 255

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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](http://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](mailto: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.

