**Focusing on Education and Outreach to Prevent Elder Abuse**

*Charles T. Corley*
Secretary
*Florida Department of Elder Affairs*

With over 4.7 million seniors across the state, it is imperative that we educate Floridians regarding the signs of elder abuse and exploitation. Elder abuse can come in the form of physical, sexual, emotional, or psychological abuse, neglect, abandonment, or even financial exploitation. In our last fiscal year, Florida had more than 40,000 reports of abuse and neglect. Nationwide, almost 90 percent of all elder abuse occurs in a domestic setting, usually by someone the victim knows. What’s even more startling is that for every case that is reported, there are an estimated 24 cases that are not.

At the Department of Elder Affairs, our philosophy is that education is the key to prevention. Our programs focus on education and outreach to prevent abuse. We have 11 local abuse prevention coordinators throughout the state of Florida who provide outreach and information in their communities. We conduct presentations for seniors, family members, caregivers, and any professional who may come into contact with seniors. This may include social workers, nurses, doctors, law enforcement officials, and others. We also work closely with the Department of Children & Families, which administers the Adult Protective Services Program and manages the Elder Abuse Hotline. The Department of Elder Affairs houses the Long-Term Care Ombudsman Program, whose sole responsibility is to advocate on behalf of residents of long-term care facilities to protect their health, safety, wellness, and rights.

Our continued dedication to fighting elder abuse was marked on June 15, which was World Elder Abuse Awareness Day. Here in Florida, Governor Rick Scott has issued a proclamation in which he challenged all Floridians saying, “Florida’s seniors are valued members of society, and it is our collective responsibility to ensure that they live safe lives.” He continued, “Seniors should be treated with respect and dignity to enable them to continue to serve as leaders, mentors, volunteers, and important and active members of society.”

Here at the Department of Elder Affairs, it is our goal to end all forms of elder abuse and to teach seniors, their families, friends, and other caregivers to recognize any sign of abuse. At a time when they should be able to enjoy their later years, far too many of Florida’s elders are victimized by abuse, neglect, and exploitation. The power to prevent elder abuse is in our hands, and it is up to each of us to put an end to this shameful practice. If you are a victim or suspect elder abuse, please contact the Elder Abuse Hotline at 1-800-96-ABUSE (1-800-962-2873).

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Win an Annual Parks Pass

Susan Beason
Florida Department of Environmental Protection

Escape to a state park, and be sure to pack a camera. Your photo of a sunset or a snoozing alligator could get you a free pass for future visits.

Whether you prefer to cast a fishing line, swim in a spring, or walk a shoreline, there’s a state park for you with camping, hiking, paddling, and more. Our 171 state parks and trails are why Florida recently claimed its third gold medal as the nation’s best state park service.

State parks are also one of the best places to take photos. Formal gardens, mangrove forests, river bluffs, and barrier islands are ever changing and always beautiful.

Submit your photos to the 2014 Florida State Parks and State Trails Photo Contest. Even if your images don’t win a prize, they still could appear in print or online in promotions for Florida state parks.

Send in your best nature shots or images of friends and family as they enjoy their time at a state park or trail. Qualifying photos will be entered in a monthly contest with the winner determined by an online visitors’ poll.

The monthly winner will receive six one-day park passes and be entered in the annual contest. The first-place winner of that contest will win a family annual entrance pass to Florida’s state parks. Second- and third-place winners win an individual annual entrance pass.

Visit www.floridastateparks.org/thingstodo/photoccontest for details on how to enter.

SHARE YOUR WWII STORY

June 6 marked the 70th anniversary of D-Day, the day hundreds of thousands of Allied forces stormed the beaches of southern France during World War II and in December, we will mark the 70th anniversary of the Battle of the Bulge. In appreciation of that, and in recognition of Veterans Day, the Elder Update will publish in its November/December edition an account of some of the memories Florida veterans have of WWII. If you are a veteran and fought for the freedom of millions around the world during that tumultuous time, we’d like to hear about it. Send your comments via email to eueditor@elderaffairs.org or mail them to Department of Elder Affairs, Attn: Elder Update, 4040 Esplanade Way, Suite 315, Tallahassee FL, 32399. Please make sure to include a telephone number so that we may contact you if necessary. Space is limited, so please submit by September 25 for consideration. Thank you for your service.
Is a New Social Security Card in Your Cards?

Jeff Vincent
Social Security Administration

To help combat the rising threat of fraud and identity theft, Social Security will no longer issue Social Security number printouts beginning in August 2014. If you need written confirmation of your Social Security number—perhaps your new employer needs verification—and you can’t find your Social Security card, you can apply for a replacement.

But do you really need a replacement? In most cases, you don’t need your card as long as you know your number. For all intents and purposes, your number is your card. Usually providing your number and identifying information is enough.

In the event you really do want or need a replacement card, either for yourself or for a child, you can find all of the details you need at www.socialsecurity.gov/ssnumber. The “Social Security Number and Card” page provides information on how to obtain a replacement card and what specific documents you need to provide.

Need a Social Security card for your new baby to claim him or her as a dependent on your tax return or to apply for government or social service benefits? In most cases, an application for your newborn’s Social Security card and number is taken in the hospital when you apply for your baby’s birth certificate. If not, you can request one for your child the same way you do for yourself.

Whether you need a Social Security card for yourself or your child, it’s easy—and free—to apply for one. But consider whether a new Social Security card is really in the cards for you. It may be that your “card” is already with you—in your head.

While you’re at our website, open your free my Social Security account at www.socialsecurity.gov/myaccount. It can help you plan for retirement, check your earnings history, request your Social Security Statement, and more.

Learn more about your Social Security card and number at www.socialsecurity.gov/ssnumber or call 1-800-772-1213.

SOCIAL SECURITY HONORS VETERANS

Jeff Vincent
Social Security Administration

In the United States, people do a lot to recognize and honor the heroes who serve in the Armed Forces and those who paid the ultimate sacrifice. July is an appropriate month to recognize veterans and wounded warriors, as we celebrate our nation’s independence.

On July 12, 1862, President Abraham Lincoln signed into law a measure to award the U.S. Medal of Honor “to such noncommissioned officers and privates as shall most distinguish themselves by their gallantry in action, and other soldier-like qualities during the present insurrection.” The first Medal of Honor went to Private Jacob Parrott during the Civil War for his role in the Great Locomotive Chase. According to the Congressional Medal of Honor Society, a total of 3,487 medals have been awarded.

Such recognition is important, but perhaps just as important is awarding Social Security benefits to veterans as well. Earnings for active duty military service or active duty training have been covered under Social Security since 1957. Social Security also has covered inactive duty service in the Armed Forces reserves (such as weekend drills) since 1988.

In fact, more than one out of five adult Social Security beneficiaries has served in the military. Veterans and their families make up 35 percent of those receiving Social Security.

If you served in the military before 1957, you did not pay Social Security taxes, but you received special credit for some of your service.

You can get both Social Security benefits and military retirement. Generally, there is no reduction of Social Security benefits because of your military retirement benefits. You’ll get your full Social Security benefit based on your earnings.

If you served in the Armed Forces and you’re planning your retirement, you’ll want to read our publication, Disability Benefits For Wounded Warriors, available at the same web address, or by calling 1-800-772-1213. Note that Social Security offers veterans expedited processing on their applications for disability benefits.

The following is another reason July is significant to veterans: on July 3, 1930, Congress signed a bill to authorize the president to issue an executive order establishing the Veterans Administration, or VA. President Herbert Hoover signed Executive Order 5398 to create the VA on July 21 of that same year, 84 years ago. Learn more about the VA and the types of benefits it provides at www.va.gov, or call 1-800-827-1000.

Also, you can learn more about military service and Social Security benefits by visiting the Military Service page for wounded warriors and veterans at www.socialsecurity.gov/retire2/veterans.htm. Social Security thanks you for your service, and we hope we can now be of service to you.
All or Nothing Day is a great day to think about your retirement—whether it’s right in front of you or looming on the horizon. When is the right time for you to retire? Choosing when to retire is an important decision, but it’s also a personal choice and one you should carefully consider. There is no one-size-fits-all answer. Social Security offers a list of factors to consider in the publication, When to Start Receiving Retirement Benefits, available at www.socialsecurity.gov/pubs.

If you’re a young or middle-aged worker, you still have time to ponder that decision. But don’t wait to begin saving for your retirement. Start saving now and go in all the way. The more you save, the more comfortable your retirement can be. And remember, Social Security retirement benefits were not intended to be your sole source of retirement income, and planning early will make for a comfortable retirement.

Social Security provides two top-rated online tools to help you plan for your retirement. First is the Retirement Estimator, which gives you immediate and personalized retirement benefit estimates. The Retirement Estimator is convenient and secure, and lets you create “what if” scenarios. For instance, you can change your “stop work” dates or expected future earnings to create and compare different retirement options. If you have a few minutes, you have time to check it out at www.socialsecurity.gov/estimator.

Another great tool is your own "My Social Security" account. Here you can get instant estimates of your future benefits and verify that your earnings history is correct with your own, free My Social Security account. Visit www.socialsecurity.gov/myaccount and join the millions of people who have already created their accounts to help plan for retirement.

You can get Social Security retirement benefits as early as age 62, but if you retire before your full retirement age (currently age 66, but gradually increasing to age 67), your benefits will be reduced, based on your age. If you retire at age 62, your benefit would be about 25 percent lower than what it would be if you waited until you reach full retirement age. Find out your full retirement age by using our Retirement Age Calculator at www.socialsecurity.gov/pubs/ageincrease.htm. You may choose to keep working even beyond your full retirement age.

If you do, you can increase your future Social Security benefits—up until age 70.

There is one more way that choosing to keep working can increase your benefits. If you receive benefits, and if your latest year of earnings turns out to be one of your highest years, we refigure your benefit and pay you any increase due. For example, in December 2014, you should get an increase for your 2013 earnings if those earnings raised your benefit. The increase would be retroactive to January 2014.

Applying for Social Security retirement doesn’t have to be an “all or nothing” decision. Whether you want to retire at age 62, your full retirement age, or even later, you can apply when you feel like it. When you’re ready to take that plunge, you can apply online for retirement benefits at www.socialsecurity.gov.

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**When is the right time for you to retire?**

Choosing when to retire is an important decision, but it’s also a personal choice and one you should carefully consider. There is no one-size-fits-all answer.
State Agencies Launch “Living Healthy in Florida”

Sarah Stevenson
Florida Department of Agriculture and Consumer Services

“Living Healthy in Florida” is a new wellness campaign developed by multiple state agencies, including the Department of Agriculture and Consumer Services, the Department of Elder Affairs, and the Department of Health, as well as many non-profits, to provide simple tools that promote a healthy lifestyle to Floridians. The campaign brings together resources from all of those involved to communicate consistent information to Florida's diverse population.

Increasing consumption of fruits and vegetables has been proven key to reducing the risk of many diseases and discomforts. Keeping this in mind, Living Healthy in Florida is centered around peak harvest times for Florida produce. The campaign aims to help individuals and families reduce grocery shopping bills by learning about peak seasons, make simple and healthy recipes, and integrate fresh produce into every meal. It also touches on food safety, wellness, and fitness.

Florida's seniors can use these tools to their advantage. High blood pressure is one of the biggest health problems that our older adults face. However, eating a diet that is rich in fruits, vegetables, low-fat dairy, and whole grains as well as low in saturated fat and cholesterol can lower blood pressure by up to 14 mm Hg, according to the Mayo Clinic. Boosting potassium, which is found in many fruits and vegetables, can lessen the effects of sodium on blood pressure.

Visit LivingHealthyinFL.com to learn more about Florida's abundance of fresh produce and how you can incorporate it into your diet.

Did You Know?
• Florida bell peppers protect against the development of heart disease, cancer, and diabetes, while providing a combination of tangy taste and crunchy texture.
• Not so fast! Bacteria can grow on the surface of melons, so it is important to wash the outside before cutting into one.
• Carrots are more nutritious when cooked than raw, because cooking softens the cells and makes more nutrients available.
• Always buy celery with the leaves attached. This is a good indication of freshness.
• Grapefruit can help you absorb iron! Eating half of a grapefruit with your morning breakfast cereal will help your body to better absorb the iron from the cereal because of the high concentration of vitamin C in the grapefruit.
• Milk, cheese, and yogurt contain a good balance of protein, fat, and carbohydrates and are a very important source of essential nutrients including calcium, riboflavin, potassium, phosphorus, vitamins A, D, B12, and pantothenic acid.
• In Florida, okra is predominantly grown in Alachua, Columbia, Dare, Jackson, Jefferson, and Lake counties.
• When shopping for snap beans, check to see if they are bendable. If so, leave them behind. They should break or snap crisply.
• One tangerine has nearly 1/3 of the vitamin C you need for the whole day!
• Store tomatoes at room temperature, out of their packaging, and never in the refrigerator. Storing tomatoes in the refrigerator ruins their flavor.

Florida produce in season in July and August: watermelon, mango, okra, avocado, carambola, mushroom, and guava.

Okra “Fry”

Okra is high in vitamin C. It also contains fiber, vitamin B6, folic acid, and antioxidants that promote heart health. Serves 4

1. In a bowl, combine sliced okra, salt, and pepper.
2. Coat a large frying pan with cooking spray.
3. Heat pan over medium heat. Add okra mixture, turning often with a wooden spoon or spatula.
4. Cook until okra is browned, about 10 minutes.

SUDOKU

There is only one valid solution to each Sudoku puzzle. When you start a game of Sudoku, some blocks will be pre-filled for you. You cannot change these numbers in the course of the game. Each column must contain all of the numbers 1 through 9, and no two numbers in the same column of a Sudoku puzzle can be the same. Each row must contain all of the numbers 1 through 9, and no two numbers in the same row of a Sudoku puzzle can be the same. Each block must contain all of the numbers 1 through 9, and no two numbers in the same block of a Sudoku puzzle can be the same. Good luck!

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Solution found on page 22.
Sudoku © Kevin Stone Sudoku Ref: 232310
Printed from BrainBashers www.brainbashers.com
**FLORIDA HARDEST-HIT FUND**

*Ashley E. Smith  
Florida Housing Finance Corporation Intern*

In early 2010, the federal government allocated more than $1 billion in Hardest-Hit funding to the State of Florida to assist homeowners experiencing challenges with their mortgages. Florida Housing Finance Corporation (Florida Housing) administers these funds through the Florida Hardest-Hit Fund (HHF), creating and implementing five programs—four of which are currently accepting applications. These programs are as follows: Unemployment Mortgage Assistance Program (UMAP), Mortgage Loan Reinstatement Payment (MLRP) Program, Principal Reduction Program (HHF-PR), and Elderly Mortgage Assistance (ELMORE) Program.

As of May 1, nearly $480 million in Florida HHF program funding has been encumbered across all five programs.

The UMAP Program has committed more than $208 million to provide temporary payment assistance to qualified unemployed or underemployed homeowners. Homeowners who are eligible for and participate in this program can have their first mortgage paid directly to the mortgage lender. The UMAP will provide up to 12 months of payments (with a cap of $24,000), or until the homeowner can resume payments, whichever comes first. Unemployed or under-employed homeowners who qualify for the UMAP may also be eligible to receive up to $18,000 to help pay all or some of the arrearages prior to the monthly mortgage being paid.

Through the MLRP, nearly $150 million has been committed to help satisfy all or some of past due amounts owed on qualified homeowners’ first mortgages. Up to $25,000 is available as a one-time payment to the mortgage loan servicer, and the homeowner(s) must have experienced or be recovering from at least a 10-percent reduction in household income.

The Principal Reduction (HHF-PR) program provides up to $50,000 to eligible homeowners who owe 125 percent or more of their home’s current market value on the first mortgage—commonly known as being “underwater.” Homeowners must be current on the first mortgage (no more than one 60-day or more late during the past 24 months). To date, nearly $102 million has been dispersed on behalf of homeowners approved for the program.

The most recently launched Florida HHF program is the Elderly Mortgage Assistance (ELMORE) Program, which uses a portion of Hardest-Hit funds for a reverse mortgage program to assist seniors who are in arrears on their reverse mortgage. The program provides up to $25,000 to pay past due and future property charges for those who qualify.

For a complete description, terms of assistance, and eligibility criteria for Florida HHF Programs and other foreclosure prevention assistance that may be available, please visit Florida Housing’s website at [www.FloridaHousing.org](http://www.FloridaHousing.org); click the Florida Hardest-Hit Fund Programs tile located on the homepage.

First announced on February 19, 2010, by the U.S. Department of the Treasury (Treasury), the “Housing Finance Agency (HFA) Innovation Fund for the Hardest-Hit Housing Markets” (HFA Hardest-Hit Fund) provides federal funding to states hardest hit by the aftermath of the burst of the housing bubble. A total of $7.6 billion has been infused into the HFA Hardest-Hit Fund for 18 states and the District of Columbia. The goal is to help create sustainable homeownership in our state.

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*When a homeowner owes 125 percent or more of their home’s current market value on the first mortgage it is commonly known as being “underwater.” The Principal Reduction program portion of the Hardest Hit Fund helps homeowners who find themselves in this situation.*
Grandparents Have Important Role in Child Safety

Mike Carroll
Interim Secretary
Florida Department of Children and Families

It’s no secret that children, especially children under the age of 5, can be difficult to care for. So leaving a small child with a non-relative who has little or no child care experience could be risky. In fact, more than 25 percent of child protective investigations last year involved a non-relative caregiver as the alleged perpetrator.

As a grandparent, you can and should ask about how decisions are made regarding child care for your grandchildren, and the Florida Department of Children and Families (DCF) has resources that can help.

This spring, DCF launched the “Who’s Really Watching Your Child” campaign to provide parents and guardians with information, resources, and support to help them find safe, reliable child care, as well as local parenting programs, classes, and support groups. DCF has also published a free parenting and caregivers' guide that can be downloaded as an e-book or PDF. The guide gives information about child development, child safety, parenting tips, and advice on managing personal and family stress.

Resources for grandparents are also included in the campaign.

The campaign web page directs parents and guardians to DCF’s online provider search to find child care facilities that are licensed by the State of Florida and provides links to databases to confirm background information on individual caregivers. There is also a list of questions to ask secondary caretakers and child care centers.

For information and guidance, call 2-1-1 or visit http://www.myflfamilies.com/whoswatching.

For grandparents who are primary or part-time caregivers, DCF also offers information and tips to help with the physical and emotional challenges of raising a second generation. Making time for exercise, keeping up with doctor’s appointments, and setting aside time for relaxing are important to maintaining your health and your ability to be there for your grandchildren.

Additional information and resources for grandparents raising grandchildren can be found at www.MyFLFamilies.com/WhosWatching/Caregivers.

New Caregiver Survey

Office of Planning & Evaluation Staff
Florida Department of Elder Affairs

The Department of Elder Affairs is conducting a statewide survey of caregivers of persons with Alzheimer’s disease and related disorders (ADRD). The survey will collect information on caregiving conditions in Florida, such as the need for services or support for persons with ADRD and their caregivers; their knowledge about the availability of services; the impact of caregiving on caregivers and others; and the continued needs for services across the state.

The survey was developed in response to a recommendation of the Purple Ribbon Task Force, and it builds on the set of surveys previously conducted by the Task Force in 2013. The results of this new survey will further assist the Department to assess the needs of persons with ADRD and their caregivers.

The survey can be taken in either of two ways. It can be answered online, or a printed version can be completed and mailed or faxed to the Department. The survey is available in English and Spanish at the following links:


To print a hard copy of the survey and return it to the Department, or for more information on this survey, please visit http://elderaffairs.state.fl.us/doea/purple_ribbon.php.

You may also contact staff of the Department’s Planning and Evaluation Bureau at 850-414-2000 if you have additional questions.
All Florida residents and visitors deserve an opportunity to access and experience Florida's award-winning state parks. The completion of several walkway renovations at Edward Ball Wakulla Springs State Park marks progress toward that goal.

The Edward Ball Wakulla Springs State Park walkways project involved the construction of concrete ramps to provide greater access to the boathouse and gazebo areas. Additionally, many of the existing pavers were leveled and secured in place with concrete shoulders to increase safety for all park visitors.

"One of my main priorities for the department is to provide residents and visitors more opportunities to enjoy Florida's award-winning state parks," said DEP Secretary Herschel T. Vinyard Jr. "These projects are essential to making our parks more accessible and safer for all visitors."

This just one of many projects that are in progress or beginning soon at state parks across Florida.

At St. George Island State Park, renovations of two sections of the boardwalk are underway to connect parking areas to the beach. This project includes replacing steps and adjusting the slopes of the boardwalks to provide easier passage to the four-mile-long beach.

Blue Spring State Park is adding two campground bathhouses and four new ADA-compliant campsites. Construction for these projects began June 15.

On June 30, Falling Waters State Park the installation of a connector trail and two parking stalls that meet ADA standards to provide access to a recently constructed boardwalk that leads to the swimming area.

Ochlockonee River State Park is modifying its boardwalk down to the river to provide for an ADA-compliant canoe and kayak launch area. The park is also replacing its restroom facility and adding additional handicap parking spaces.

Additionally, Wekiwa Springs State Park has begun the construction of an ADA youth camp. This project includes extending the current walkways that connect existing cabins and the swimming pool, and building new accessible walkways.

This fall, Florida Caverns State Park is increasing the number of handicap parking spaces and will be adding a new walkway that will provide access to the visitor center. Also planned for later this year at Delnor-Wiggins Pass State Park, the department is looking to construct ADA-accessible boardwalks and sidewalks to six bathhouses and various beach access points. Many of the park's wooden boardwalks are being converted to concrete and their slopes reduced for easier use.

To learn more about Florida state parks and trails, please visit www.FloridaStateParks.org.
Parks Are Perfect for RV Camping

Susan Beason
Florida Department of Environmental Protection

Are you a happy camper? A snug trailer or motor home makes it easy. And you can find the perfect perch for your RV camper in a Florida State Park.

RV camping lets you experience the best of both worlds: the comforts of home and the beauty of wild Florida. You can stay active with hiking or swimming, or climb aboard a boat or tram for a guided tour. There are plenty of activities to keep you busy at a state park. Here are a few suggestions for where to start.

The Loxahatchee River winds slowly through Jonathan Dickinson State Park in southeast Florida. Glide under a canopy of centuries-old cypress trees on a guided boat tour of Florida’s first federally designated Wild and Scenic River. The tour includes a stop at the restored camp of Trapper Nelson, the “Wildman of the Loxahatchee,” who settled in the area in the 1930s. Fishing is available along the riverfront or from a boat.

Generations of Floridians have treasured Highlands Hammock State Park near Sebring. It was local citizens who rallied to preserve the property in the early 1930s. Elevated boardwalks allow visitors to venture deep into an old-growth cypress swamp with abundant wildlife. The hammock is home to massive live oaks, one of which measures 36 feet around. A wheelchair-accessible tram takes visitors on tours of remote areas of the park.

Native Americans lived off the fish-filled lagoons that surround what is now Tomoka State Park, north of Ormond Beach. Today, the waters are popular for boating and fishing. But be alert—all of the waters are a designated manatee sanctuary. Campers often see raccoons, bobcats, white-tailed deer, and otters that come out at dusk. Picnic areas with covered pavilions are in five areas, and the campground is in a shady hammock.

South of Gainesville, the 22,000-acre Paynes Prairie Preserve State Park is biologically and geologically rich. More than 270 species of birds plus wildlife and livestock, including bison and horses, make their home in the park. Multiple observation platforms and wildlife viewing areas are available. Eight trails ramble around the park.

Search for shells on pristine Panhandle beaches at Dr. Julian G. Bruce St. George Island State Park. The Gulf of Mexico shoreline is popular for sunbathing or swimming. Cast your line in gulf or shallow bay waters for flounder, redfish, sea trout, pompano, and whiting.

Full-facility campsites at Florida State Parks include water, electricity, a grill, and picnic table, along with centralized showers, restrooms, and dump station. Campsite prices and maximum RV lengths vary by park.

Reservations can be made up to 11 months in advance by calling ReserveAmerica at 1-800-326-3521 or TDD 1-888-433-0287, or go online at http://FloridaStateParks.ReserveAmerica.com.

To learn more about Florida’s award-winning 171 state parks and trails, visit www.FloridaStateParks.org.
Steer Clear of Lottery Scams

Shelly Gerteisen
Florida Lottery

Have you ever dreamed about winning a multi-million-dollar lottery jackpot and what you would do with all that money? And then, you receive a letter, email, or phone call telling you your dreams have come true. But, did you really win?

Each year, many seniors are conned out of their savings, whether it’s through the Internet, mail, phone, or someone they know personally. Scammers tend to target elders because they are perceived to be vulnerable, including those who are physically or mentally disabled, live alone, or are unfamiliar with handling their own finances.

Lottery scams have become the scam of choice for many criminals because of the huge jackpots legitimate lotteries produce. Many of these criminals are professionally trained to tap into the excitement created by these large jackpots and use this excitement as a means to steal your money.

To protect yourself and your money, remember these simple rules:

1. You have to play to win. If you did not purchase a ticket, you cannot win.
2. You do not need to be a U.S. citizen to claim a Florida Lottery prize.
3. Only buy Florida Lottery tickets from authorized retailers. Call your local Florida Lottery district office for the location of a retailer near you.
4. Never redeem a Florida Lottery ticket for a stranger.
5. Never pay money to collect a prize.
6. Never give your credit card numbers or personal information over the telephone to anyone promising Florida Lottery cash prizes or memberships.
7. Never accept a collect telephone call from someone claiming to be a Florida Lottery official.
8. Never respond to a letter or telephone call from someone who offers you a guarantee of winning a prize. The Florida Lottery does not guarantee prizes, only the chance of winning if you buy a legitimate ticket from an authorized retailer.

For more information or to report a lottery scam, consumers should contact the Florida Lottery’s Security Division at (850) 487-7730.

Outsmarting the Scammers

Drew J. Breakspear, Commissioner
Florida Department of Financial Regulation

We have all received phishing scams, even though you may not realize it. How many times has a legitimate-looking email come to your inbox asking you to confirm or provide financial information? But before you click on the email, there is something you should remember: a legitimate company will not solicit personal, financial, or confidential information from you by using automated or unsecured lines of communication.

Financial fraud can lurk in places you least expect. While phishing is not a new or emerging scam, it is prevalent and, as technology advances, so do the scammers, making this type of phishing email seem plausible at first glance. The Florida Office of Financial Regulation (OFR) urges all Floridians to be aware of phishing scams and cautious when opening your emails.

Phishing is when a scammer pretends to be a business in an attempt to trick you into giving out personal financial or confidential information. The company name and logo may even be a legitimate company that is unaware their name and logo are being used for fraudulent purposes. Methods of phishing include emails, pop-up messages on websites, and even texting. Typically, the requested information consists of passwords, bank account numbers, personal identification numbers (PINs), Social Security numbers, credit card numbers, and debit or ATM card numbers.

One example of a popularly received phishing scam email is a notice to vacate property. The email may state that the property you occupy has been foreclosed upon and you must leave within 10 days. There may be a fake form attached to the email to dispute the foreclosure. Another often received phishing scam email is a bank notice that there is problem with your account. Usually, a link directs you to a fraudulent website in order to collect your personal financial information.

Below are some steps that you can take if you receive a phishing scam email.

- Don’t click on any attachments or links.
- Report the phishing scam to the legitimate company or financial institution using verified contact information from financial statements.
- Delete the email and blacklist the sender’s email address.

You can report phishing emails to the Federal Trade Commission at spam@uce.gov or to the Anti-Phishing Working Group, which is made up of industry, government, and law enforcement agencies, at reportphishing@antiphishing.org.

There is something you should remember:
a legitimate company will NOT solicit personal, financial, or confidential information from you by using automated or unsecured lines of communication.
Florida’s hot, humid summer weather has arrived. Although today air conditioning helps us keep cool, many seniors remember when air conditioning wasn’t an option. Capturing seniors’ memories of Life Before Air Conditioning, the Florida Public Service Commission (PSC) compiled a video available on its website recalling ways seniors beat the heat and how air conditioning has changed their lives.

“My mother did not cook during the afternoon because it was so hot,” one elder remembered. Using resourcefulness, the seniors interviewed said they sat in front of electric fans or used paper hand fans, ate popsicles, visited the public swimming pool, played in the sprinkler, sat under shade trees to catch a breeze, and slept on the screened porch.

While admittedly, they don’t yearn for the good ol’ days sans air conditioning, the seniors do miss neighbors visiting one another and being more inclined to help each other. Experienced in surviving many hot summers, these seniors also offer useful energy-saving suggestions, some still apt today. To access the video, go to http://www.floridapsc.com/consumers/ and click on Life Before Air Conditioning.

Here are some modern-day tips from the PSC to keep you cool and save energy:

• Set your thermostat at 78 degrees or higher and leave it there. For every degree below that setting, you’ll use 10 percent more electricity. Set the thermostat even higher when at work or away from home for long periods of time, but no more than five degrees higher.

• Change or clean your air conditioner filter regularly and use your ceiling fan for more comfort. Only turn it on, however, when you’re in the room because ceiling fans only cool people, not rooms. You’ll also want to clear your outside air conditioner unit of plants or brush, so it can run more efficiently.

• Don’t place lamps or television sets near your air-conditioning thermostat. Heat from these appliances is sensed by the thermostat and could cause the air conditioner to run longer than necessary.

• Take shorter showers and use water-saving shower heads to reduce hot water consumption.

• Turn off the lights in any room not in use.

• Open the windows instead of using the air conditioner or electric fan on cooler days and during cooler summer hours.

• Use your microwave to cook. It uses two-thirds less energy than your stove.

Contact the PSC at www.floridapsc.com, or call 1-800-342-3552 for more energy saving tips.
Governor Scott's Budget Holds Promise for Florida Seniors

This budget cuts taxes for Florida families, holds the line on tuition, and provides historic levels of education funding in Florida. The It’s Your Money Tax Cut Budget totals $77 billion of strategic investments for Florida’s future and includes $605.6 million in budget savings and a more productive state workforce. These strategic investments give Florida taxpayers a positive return on investment.

This budget furthers our commitment to making Florida the best state in the nation to live, work, and raise a family. By cutting taxes, eliminating burdensome regulation, and making strategic investments that improve the lives of families, we have put Florida on a path toward prosperity and opportunity for our children and our grandchildren.

This budget also supports older Floridians through the Enriching Seniors Initiative. This initiative focuses on addressing the waitlist for frail seniors and expands the Statewide Public Guardianship Office. The following are highlighted investments in the It’s Your Money Tax Cut Budget that supports Florida seniors through the Enriching Seniors Initiative:

**COMMUNITY CARE FOR THE ELDERLY (CCE)**
$5 million increase for the Community Care for the Elderly program to help individuals who are at the greatest risk of nursing home placement. The CCE program provides community-based services organized in a continuum of care to help functionally impaired seniors live in the least restrictive, most cost-effective environment suitable to their needs.

**ALZHEIMER’S DISEASE INITIATIVE (ADI)**
$4 million increase in Alzheimer’s respite services for approximately 400 individuals. The ADI provides caregiver respite services and support to meet the changing needs of individuals and families affected by Alzheimer’s disease and similar memory disorders.

**ALZHEIMER’S RESEARCH**
$3 million to establish the new Ed and Ethel Moore Alzheimer’s research program to competitively award peer-review grants to promising Alzheimer’s disease-related research projects.

**STATEWIDE PUBLIC GUARDIANSHIP**
$3 million increase to make Florida the first state in the nation to offer public guardianship services on a statewide basis. Florida’s Public Guardianship Program provides guardians to protect and exercise the legal rights of indigent, vulnerable seniors who need assistance in making medical, residential, and other decisions.

**SENIOR HOT MEALS PROGRAMS**
$2.3 million increase for meal programs for seniors. These meals are delivered to low-income seniors at risk of malnutrition and social isolation. Nutritional education and counseling services are also provided to improve the overall nutritional health of seniors and reduce their risk of malnutrition.

**AFFORDABLE HOUSING**
$167.7 million, including $57.7 million to fund construction or rehabilitation of rental units focused on the elderly, the homeless, or persons with developmental disabilities. This budget provides $10 million to fund a competitive grant program for housing developments targeted for persons with developmental disabilities and $100 million for the State Housing Initiatives Partnership (SHIP) program, with a minimum of 20 percent to serve those with special needs.

**WEATHERIZATION GRANTS**
$18 million in Weatherization Grants to assist low-income families to permanently reduce their energy bills and make their homes more energy efficient.

Department of Elder Affairs Secretary Charles T. Corley: “With the FY 2014-2015 ‘It’s Your Money Tax Cut’ Budget signing, Governor Scott has made clear his priorities to meet the needs of Florida’s elders. Through his Enriching Seniors Initiative, the Governor has increased funding by more than $40 million to reduce the waitlists for our frailest elders in need of services; expand programs that protect impoverished elders needing guardianship; provide nutritious, hot meals to seniors across the state; and assist individuals and families affected by Alzheimer’s disease and related disorders. I applaud Governor Scott for his commitment to serving Florida’s seniors and thank him for his continued support of our Department. I am thrilled with the enormous good that this additional funding will do for Florida’s 4.7 million elders.”

This budget supports older Floridians through the Enriching Seniors Initiative, which focuses on addressing the waitlist for frail seniors and expands the Statewide Public Guardianship Office.
WHAT'S WORKING

Governor Scott Seeks To Ensure Protection of Florida Veterans
Governor Rick Scott, along with five other governors, sent a letter to President Obama urging him to act swiftly and aggressively to reform the Department of Veterans Affairs in light of ongoing reports that the Department has fallen far short of its obligation to provide American veterans with the timely, quality health care their service and sacrifice has afforded them. The governors feel that we owe these servicemen and women our sincere gratitude and appreciation, and we must demand more from the U.S. Department of Veterans Affairs (VA) to honor the sacrifices of our American veterans.

Florida Wins Silver Shovel Award for Job Creation & Economic Impact Success
Area Development magazine’s annual Shovel Awards recognize Florida’s economic development agencies that drive significant job creation through innovative policies, infrastructure improvements, processes, and promotions that attract new employers and investments in new and expanded facilities.

“This award highlights the work we have done to make Florida’s business climate more attractive to companies. Our workforce is among the best in the country, and we have streamlined regulations, eliminated the manufacturing equipment sales tax, and paid down state debt by 3.5 billion. As a result, we’re creating thousands of private-sector jobs for Florida families every month – more than 600,000 since December 2010 – and our efforts are being recognized by industry-leading publications like Area Development magazine.” – Governor Scott

Another Record Quarter for Tourism
Governor Rick Scott announced that according to VISIT FLORIDA, 26.7 million visitors came to Florida in the first quarter of 2014 (January-March), an increase of 2.0 percent over the same period in 2013. This represents the largest quarter for visitation Florida has ever experienced, exceeding the previous high of 26.2 million in the first quarter of 2013. The average number of direct travel-related jobs in the first quarter of 2014 was also a record high, with 1,125,300 Floridians employed in the tourism industry - up 3.5 percent from the same period in 2013.
ASK LANCE: Your Questions Answered by a SHINE Counselor

Dear Lance,
Last year I came close to falling into the “doughnut hole” with my Medicare Prescription Drug Plan. My doctor recently prescribed an additional expensive medication that will probably cause me to go into the “doughnut hole” this year. I have a limited income and am afraid that I will not be able to afford my medications once I am in this coverage gap. What can I do?

Very Concerned

Dear Very Concerned,
For 2014, the coverage gap starts when your total prescription costs reach $2,850. Your total drug costs include the cost of prescriptions paid by you and your plan beginning at the start of the year. Once you reach the coverage gap, you will be responsible for paying 47.5 percent of brand-name prescriptions and 72 percent for generics. You will remain in the coverage gap until you have reached a total prescription cost of $4,550 from the start of the year.

At this point, you will begin paying a significantly reduced cost for your prescriptions.

Not everyone reaches the coverage gap, but for those who do, SHINE counselors have experience assisting clients with situations such as yours and are often able to assist. There are several ways you may be able to reduce your medication costs if you fall into the coverage gap.

Not everyone reaches the coverage gap, or "doughnut hole," but for those who do, SHINE counselors have experience assisting clients with such situations and are often able to assist.

1-866-341-8894. There is a $1.50 fee for printing and mailing the card.

LANCE JARVIS
Lance is the co-Area Coordinator for the SHINE Program in Brevard County. He joined the program in 2009, volunteering his time to help Brevard County's Medicare beneficiaries make informed health care insurance decisions.

If you have a question you would like the answered in our Ask Lance column, please email us at information@elderaffairs.org or send mail to Elder Update: Ask Lance, 4040 Esplanade Way, Tallahassee, FL 32399-7000, and look for a response in one of the next issues.

LOW-INCOME SUBSIDY (EXTRA HELP)
If you meet the income and asset requirements, the Extra Help program can save you substantial costs on your medications. Offered through the Social Security Administration, Extra Help provides a reduced or no-cost prescription drug plan, as well as low-cost prescriptions, and there is no “doughnut hole.” In 2014, individuals with income of less than $1,459 ($1,966 for couples) and financial resources of less than $11,940 ($23,860 for couples) are eligible for this program.

You can apply for this program online at www.ssa.gov/prescriptionhelp/. You can also obtain an application at any Social Security Administration office or from one of the SHINE offices.

DISCOUNT PRESCRIPTION CARDS
Florida residents can obtain a free card that entitles you to discounts on prescriptions at most pharmacies. The Florida Discount Drug Card can also be used to get a discount of 5 to 42 percent on medications that are not covered by your prescription drug plan formulary.

To print a card online, go to http://www.floridadiscountdrugcard.com. You can also request a card by calling 1-866-341-8894. There is a $1.50 fee for printing and mailing the card.

Brevard County residents can obtain a free Brevard County Prescription Discount Card that is available at many pharmacies or at a SHINE office. This card can be used when your prescription is not covered by insurance and can even be used for your pet’s prescriptions. Discounts on medications average 24 percent. You can also print a card online by going to http://www.nacorx.org and selecting Brevard County.

PATIENT ASSISTANCE PROGRAMS
Many pharmaceutical manufacturers offer a program that provides free or reduced costs for your prescriptions if income requirements are met. SHINE counselors can research whether the medications you are on are ones for which the drug manufacturers provide assistance. If there is assistance available, the SHINE counselor will provide you with the application(s) that you and your physician must complete.

Since it takes time to process your application for assistance, it is best to contact SHINE before you are in the coverage gap. Your monthly statement from your drug plan tells you how close you are to the “doughnut hole.”
For 21 years the SHINE (Serving Health Insurance Needs of Elders) Program has relied heavily on its outstanding volunteers. Each one of the nearly 500 statewide volunteers has dedicated his or her time and energy to educating local communities about SHINE and Medicare, assisting clients with their Medicare questions, and helping clients save money on their health care expenses. The Department admires each volunteer’s desire to help individuals with disabilities, people about to turn 65, the low-income, those living in rural areas, frustrated family members, confused beneficiaries, and anyone who seeks a volunteer’s assistance with Medicare questions and issues.

Each year the Department of Elder Affairs SHINE staff honors a volunteer for the Harold Barnes Volunteer Leader of the Year Award and the Arnie Abrams Volunteer of the Year Award. Nominations are submitted from across the state recognizing individual volunteers for their commitment to the program and to the beneficiaries they serve.

Mary Lee Tanca
Harold Barnes Volunteer Leader of the Year

Named for long-time SHINE volunteer leader, Harold Barnes, this award is bestowed annually upon a volunteer in a SHINE leadership position who is dedicated to his or her clients and the program, has demonstrated the ability to go above and beyond, is persistent in assisting other volunteers, has compassion for the clients and communities he or she serves, and is a problem-solver who works client issues through to completion.

This year, the Department of Elder Affairs was honored to present Mary Lee Tanca from Bronson, Florida, with the Harold Barnes Volunteer Leader of the Year Award.

Mary Lee has been a SHINE volunteer for 10 years. She is well-known throughout her community, having met with many community partners on a regular basis. She has set up partnerships with several important agencies that aid SHINE volunteers while assisting clients, such as the Department of Children and Families, senior centers, the Social Security Administration, doctors’ offices and pharmacies, food networks, etc. She often relies on some of these partners to provide in-house training for her volunteers. Mary Lee has traveled throughout her rural communities to make sure as many people know about SHINE as possible.

Mary Lee is devoted to her clients and to her community. But, her volunteers appreciate her for the training and support she is always willing to provide to them. She supports her volunteers by answering questions, helping at counseling sites, providing training, and making sure they have all that they need to counsel at their sites.

Jo Ann Glascoe
Arnie Abrams Volunteer of the Year

This annual award is named for long-time SHINE volunteer Arnie Abrams, and it recognizes volunteers for their dedication to clients and the program, reliability, compassion for clients and local community, and persistence with resolving each SHINE client’s situation.

This year, the Department of Elder Affairs was proud to present Jo Ann Glascoe from Perry, Florida, with the Arnie Abrams Volunteer of the Year Award.

Jo Ann has been a volunteer with the SHINE Program for six years. Her nomination included the following: “Jo Ann is one of the most caring, dedicated, active, and extremely committed SHINE volunteers in our Planning and Service Area and has given her time, no matter the circumstance or problem, to make sure their need is met or their problem is solved or rectified.”

Jo Ann is often the volunteer who is available to help panicked clients at 4:30 p.m. on a Friday. She will call them right away and work with them until the issue is solved. She is always willing to go above and beyond for every SHINE client and will not accept “no” as an answer. She will continue to pursue leads and make several contacts until she has the answers she needs.

Congratulations to Mary Lee and Jo Ann!

If you have received outstanding assistance from a SHINE volunteer, please let us know. Contact your local SHINE Liaison by calling the toll-free Elder Helpline at 1-800-963-5337. Call the same number if you are in

Do you know of elders or disabled individuals who have a hard time understanding their health coverage and could benefit from having free, unbiased counseling? You can help.

Join the more than 400 SHINE volunteers who:
• Explain options to help clients make informed decisions;
• Provide enrollment and prescription assistance counseling;
• Participate in community events;
• Speak to community groups about Medicare, long-term care, and prescription drugs; and
• Gain rewarding experiences by helping clients save money on their insurance.

SHINE is a statewide volunteer program that helps guide seniors and the disabled through their health insurance options. All services are free and unbiased.

To learn more, call:
1-800-963-5337
New to Medicare? Know Your Options!

Kira Houge
SHINE Program
Florida Department of Elder Affairs

If you have been reading about the A, B, C, and Ds of Medicare, you will find that there are many options available, which can be overwhelming. Be assured that any time you have questions about Medicare, the SHINE (Serving Health Insurance Needs of Elders) Program is here to help you. SHINE provides free, unbiased health insurance counseling and information to elders, persons with disabilities, and caregivers. Through a statewide network of trained volunteers, individuals with Medicare-related questions can receive personal and confidential assistance by contacting the toll-free Elder Helpline at 1-800-963-5337. SHINE counselors can provide you with additional information, explain the information you have, lay out the different options for you, and answer any questions you may have. Making an informed decision is the best thing you can do for yourself.

Which Path Should I Take?
In the simplest of terms, when it comes to Medicare, you have to choose one of two paths: Original Medicare or a Medicare Advantage Plan. Some people may be eligible for group health plans offered by a current or former employer, in which case you should speak with your company’s benefits advisor. A SHINE counselor can help explain your options once you’ve received information from the benefits advisor. Use the steps in the sidebar below and to the right to help you decide which path is best for you.

Original Medicare
- What is included? Original Medicare includes Parts A and B. Part A provides in-patient hospital coverage. Part B provides medical insurance for outpatient care, doctor visits, some preventive services, and some durable medical equipment. Beneficiaries do not need to have a referral to go to a specialist and may go to any doctor or facility within the United States who accepts Medicare.
- What are the costs? Most people will have no premium for Part A. In 2014, most people will have a $147 monthly premium for Part B. Original Medicare covers 80 percent of Medicare-approved treatment that is medically necessary. You are responsible for the remaining 20 percent. Both Parts A and B have a deductible. In 2014, the Part A deductible is $1,216 per benefit period, and the beneficiary is responsible for a co-insurance after 61 days in the hospital. The 2014 annual deductible for Part B is $147.
- What if I need prescriptions? Part B will cover limited prescriptions, such as those administered by your doctor or in an outpatient setting. Traditional prescriptions picked up at the pharmacy are not covered, and you would need to select a Part D plan. Each Part D plan has a list of prescriptions it covers and the associated costs. In general, generic prescriptions are less expensive than brand name prescriptions. Part D plans may have different rules for obtaining more expensive brand name prescriptions. To learn more, contact the plans you are interested in joining or ask a SHINE counselor. Over-the-counter drugs and vitamins are generally not covered by Part D plans.
- Can I add supplemental coverage? Yes, through a Medigap policy, which is offered through private insurance companies and acts as a supplement to Original Medicare. Medigap policies may help cover the costs for Part A and B services, such as deductibles, co-insurance, and medical coverage during foreign travel. In Florida, there are 10 plans available. Each company offering a Medigap plan must offer the same exact benefits; however, each company may charge a different premium.

Medicare Advantage Plans (MAPs)
- What is included? Medicare Advantage Plans must, at a minimum, include all benefits offered through Medicare Parts A and B. Plans may choose to offer additional benefits, such as dental, vision, hearing, co-payments less than the 20 percent of Original Medicare, and gym memberships. MAPs are typically set up as an HMO or PPO and may have a preferred network of providers to receive care (or care at a lower cost). Plans may also require a referral from your Primary Care Physician to visit a specialist.
- What if I need prescriptions? Many plans include drug coverage and are called Medicare Advantage Plans with Prescription Coverage (MAPDs). Similar to a Part D plan, they may have a monthly premium and will have a list of prescriptions covered and the associated costs. If your plan does not provide prescription coverage, you may enroll in a Part D plan. You cannot enroll in Part D if you have an MAPD.
- Can I add supplemental coverage? No. If you are enrolled in a Medicare Advantage Plan, you cannot also belong to a Medigap plan.

If you have questions about your benefits, whether you are about to join or already are enrolled in Medicare, please contact the SHINE (Serving Health Insurance Needs of Elders) Program by calling the Elder Helpline toll-free at 1-800-963-5337. For more information or to find a local counseling site, visit www.floridashine.org.

Additionally, Special Needs Plans may be available for people with specific conditions, such as diabetes, heart disease, and dual-eligible clients (those with Medicaid and Medicare). These plans may offer additional coverage for specialists or necessary medications.

WHAT IF I NEED PRESCRIPTIONS?

Part D
Prescription Drug Coverage

CAN I ADD SUPPLEMENTAL COVERAGE?

Medigap
Medicare Supplement Insurance Policy

WHICH PATH SHOULD I TAKE?

OR

ORIGINAL MEDICARE

MEDICARE ADVANTAGE

Must include all benefits from Part A and Part B and usually Part D.
May include additional benefits.

What if I need prescriptions?

What if I need prescriptions?

Part D
Prescription Drug Coverage

Can I add supplemental coverage?

Can I add supplemental coverage?

Medigap
Medicare Supplement Insurance Policy

No. With the
Advantage Plan, you cannot be enrolled in a
Medigap policy.
Lifetime Reserve Days for Hospital Stays

Betty Cunningham  
SHINE Volunteer  
The Villages

Lifetime Reserve Days are benefits within Medicare and Medicare supplement plans that many individuals may not realize they have. These benefits were probably explained to beneficiaries upon Medicare enrollment, but the recollection may be faint. They are available to all Medicare beneficiaries.

Part A of Original Medicare covers hospital costs and lasts up to 90 days per benefit period. There is a deductible, and copays are also involved. A benefit period begins the day a beneficiary is admitted as an inpatient in a hospital or skilled nursing facility (SNF). The benefit period ends when a beneficiary has not received any inpatient hospital care (or skilled nursing care in a SNF) for 60 continuous days. When one benefit period has ended and a new benefit period begins, that beneficiary must pay the deductible and copays for each benefit period.

Lifetime Reserve Days are just that. They can only be used once in a person’s lifetime. Original Medicare Part A allows 60 Lifetime Reserve Days. If a beneficiary will require more than 90 days as an in-patient in a hospital, that individual can draw from the 60 reserve days, covered under Part A of Original Medicare. The total days allowed for a benefit period, using the 60 reserve days, would be 150 days.

If a beneficiary is in need of more hospital days and has a Medicare supplement plan, there are an additional 365 days available after the Medicare reserve days have been used. The supplement plan will not pay until the Medicare Lifetime Reserve Days are used up.

Hospitals are required to notify a patient who has already used, or will use, his or her 90 days of benefits in a Medicare benefit period. The hospital must notify the beneficiary that there is a choice of using, or not using, part or all reserve days during a hospital stay. It is the hospital’s responsibility to notify the beneficiary that there are five or fewer regular co-insurance days remaining and that the individual is expected to be hospitalized beyond that period. The hospital should annotate its records at the time that this option is presented to the hospitalized beneficiary. Additionally, an appropriate election statement or form is to be included with the beneficiary’s hospital records, stating what choice was made concerning the usage of Lifetime Reserve Days.

If a beneficiary elects not to use the reserve days, covered Part B services will be billed to Medicare. If a beneficiary has a third party payer for some or all of the hospital charges, that payer may require the beneficiary to use the Lifetime Reserve Days as a condition of payment. This election or choice may not be allowed.

SHINE provides free, unbiased health insurance counseling and information to elders and their caregivers. Through a statewide network of trained SHINE counselors, individuals with Medicare-related questions and issues can receive personal and confidential assistance.

If you have questions about Medicare Lifetime Reserve Days or other issues, you may call the Elder Helpline toll-free at 1-800-963-5337 and ask to speak with a SHINE counselor. If you have Internet access, you may visit SHINE’s website at www.floridashine.org for more information. To find a local SHINE counseling site near you for personalized assistance, click on the “Counseling Sites” tab at the top of the web page.

Understanding your Medicare benefits will help you plan for the cost of a long-term hospital stay.
The design lowers a barrier to our balance. We may not walk as quickly as we once did, and our skin becomes thinner and more susceptible to bruising. short and our muscle mass and tone change. The eyesight and hearing change as we age. We grow foreign to aging, and as is often said, “Aging seems to be the only way to live a long life.”

Each of us ages differently based on genetic make-up, environment, and lifestyle choices; but, there are many characteristics that older adults share. Our eyesight and hearing change as we age. We grow shorter and our muscle mass and tone change. The skin becomes thinner and more susceptible to bruising. We may not walk as quickly as we once did, and maintaining our balance may be more difficult.

What impact does normal aging have on where we live and what actions we can take now to assure that our home supports us as we grow older? A key term for aging in place is “universal design.” Universal Design (UD) is use of features in a home that are all things to all people of all heights and weights at all ages. Can the fixtures in your bathroom be used safely and independently by you, family members, and those who visit you regardless of their age, ability, and situation? Universal Design is not clinical or medical in appearance, but is a seamless part of the layout of your home.

The concept of Universal Design was developed by North Carolina State University in 1997. The seven principles of UD include the following:

1. **EQUITABLE USE** The design of each feature of the home is useful and marketable to people with diverse abilities.

2. **FLEXIBILITY IN USE** The design accommodates a wide range of individual preferences and abilities.

3. **SIMPLE AND INTUITIVE USE** The feature is easy to understand and use regardless of the experience, knowledge, language skills, or cognitive ability of the user.

4. **PERCEPTIBLE INFORMATION** The design conveys necessary information for use regardless of ambient conditions or the user’s sensory abilities.

5. **TOLERANCE FOR ERROR** The design lowers the hazard threshold and any consequences of unintended use or accidental use.

6. **LOW PHYSICAL EFFORT** The feature can be used effectively, efficiently, and comfortably without fatigue.

7. **SIZE AND SPACE FOR APPROPRIATE USE** The design allows for reach, approach, use, and manipulation.

Another term used when talking about successful aging in place is “visitability.” Can your neighbor who uses a walker visit your home without worrying about bumping into door frames? Can your grandchildren visit your home without worrying that they trip and fall? A house is visitable if it has three features – at least one zero-step entrance, doors and hallways with thirty-two inches of clear passage, and one accessible bathroom on the main floor.

Want to learn more about aging in place in a home that is safe, accessible, and functional (SAFE)? The Department of Elder Affairs offers a free workshop called “SAFE Homes.” Contact Buddy Cloud at 850-414-2123 or via e-mail at clouldw@elderaffairs.org.
The Communities for a Lifetime (CFAL) initiative recently funded community projects that supported 12 senior-oriented projects around the state of Florida. These projects serve the needs of seniors by using community collaboration at the local level. Several of the projects involved intergenerational activities or focused on low-income seniors. Partnerships and collaborative effort was at the heart of each project.

The projects are listed below:

**Alliance for Aging, Inc. – Older Adults Financial Consortium**
The Alliance for Aging for Miami Dade and Monroe Counties, Catalyst Miami, three Community for a Lifetime communities (Miami Gardens, Town of Cutler Bay, City of Miami Beach), and other community entities partnered to provide Train-the-Trainer sessions on the topic of financial exploitation of older adults. The trainers conducted community workshops during which they presented information to elders, caregivers, and others on strategies that can help them recognize and reduce the risk of financial exploitation.

**City of Miami Gardens – Intergenerational Garden**
The City of Miami Gardens partnered with local schools, the City’s Elderly Advisory Board, nursing students from Barry University, and the Jessie Trice Community Health Center to develop an exotic fruit and vegetable garden. Classes on nutrition and health were also offered to participants.

**St. Johns County – Senior Falls Prevention Program**
The St. Johns County Senior Falls Prevention Program (SJCFPP) is a collaborative effort between the St. Johns County’s Fire Rescue, Sheriff’s Office, and Health and Human Services Divisions, and ElderSource. St. Johns County Council on Aging, Flagler Hospital, Brooks Rehabilitation, St. John’s County Housing Partnership, and the Northeast Florida Area

Health Education Council. The program provided education about falls and focuses on the prevention of falls in the senior population. The goal of this program was to reduce falls by seniors by providing home safety assessments, the installation of risk reduction devices, and referral to community resources.

**Town of Cutler Bay – Senior Games**
The Town of Cutler Bay hosted a six-day event during March that offered a variety of activities promoting a healthy and active lifestyle among older adults. Competitions included basketball shoot-out, bowling, billiards, horseshoes, shuffleboard, swimming, and table tennis. In addition to the competitions, Tai Chi and Silver Surfers Computer classes were offered. Heart disease and diabetes screenings and falls prevention education were available.

**Town of Miami Lakes – The Arts Collaborative**
The Arts Collaborative is a free intergenerational arts education and exchange program, as well as a competition for seniors in the community. The collaborative promoted access to the arts by all ages and included an intergenerational component allowing youth volunteers to work with seniors. Entries were accepted by all age groups and were judged based on technical quality, originality, artistic merit, and composition. The activities culminated in June when a Gallery Night Grand Opening and Weekend Exhibition were held at Miami Lakes Town Hall.

**Okaloosa Walton Homeless Continuum of Care – Elderly Home Safety Outreach Project**
The Elderly Home Safety Outreach Project provided home fire safety systems to seniors in areas of Okaloosa and Walton Counties designated as distressed and underserved communities. Partnerships were established with the Northwest Florida Area Agency on Aging, Inc., Sylvania Heights Front Porch, the local Meals on Wheels program, AAS Janitorial & Facility Maintenance, We Care, Opportunity, Inc., and the Burnett Harmon Woods Community Resource.

**City of West Park – Senior Safety and Fire Prevention Program**
The City of West Park provided education on fire safety and prevention methods to city seniors. The program installed smoke and carbon monoxide detectors. The target audience was approximately 100 low-income residents of West Park.

**Leon County – Computer Training and Access for Seniors**
Leon County Senior Outreach and Leon County Parks and Recreation Department partnered to provide a free basic computer skills class to low-income seniors. The training was held at the Miccosukee Community Center located in rural Leon County. Seniors learned skills such as keyboarding, office application, and Internet access during six-week classes. Seven six-week sessions were held with 15 senior students per session.

**City of Boynton Beach – New Technology Senior Employment Training Program**
This computer training program provided employability skills and computer skills to low-income and unemployed seniors. Senior students were also taught computer skills that would connect them to friends and family. This was an intergenerational program involving students from the local high school and Florida Atlantic University who assisted in this project. Other partners included the Lake Worth Mid-City Community, Christ Fellowship Church, Best Buy, the City of Delray Beach/Pompey Park Senior Division, and the Area Agency on Aging of Palm Beach/Treasure Coast. A goal of this project is to provide part-time employment to qualified seniors and to help end isolation of seniors by connecting them through personal computer devices.

**Senior Resource Alliance – Assisting Community-Based Seniors to Age at Home With Confidence**
In partnership with the Senior Resource Alliance, the Neighborhoods Network completed home modifications and repairs for individuals who otherwise could not afford to pay for the repairs. The individuals ranged in age from 58 to 92 and were located in Maitland, Winter Park, and Eatonville. The home repairs were provided to prevent the risk of falls and other hazards.

**City of Miramar – Yoga for Seniors**
This initiative expanded the city’s health and wellness program by providing yoga to persons over the age of 60. Participants were seniors over the age of 60 whose income was below the poverty rate. The program was offered free of cost to the participant.

**Miciah Deleston Foundation and the City of Jacksonville – Jewels From the Earth**
This collaborative project taught seniors and youth how to plant and grow fruits and vegetables while conserving and recycling water used to cultivate the garden. Cooking classes were provided to teach participants how to prepare healthy foods and menus. Participants interested in earning credentialing in horticultural sciences were provided training and certification. This intergenerational activity involved seniors and others with physical and mental disabilities.
Be Prepared on Florida’s Roadways

Buddy Cloud
Communities for a Lifetime
Florida Department of Elder Affairs

During the summer months, the number of motorists on Florida’s roadways increases dramatically as tourists flock to Florida for sun and fun, and as Floridians travel to interesting locales. With the increase in traffic, it is important that all drivers be prepared for more cars on the road and the situations that can happen due to heavy traffic.

As we age, our safe driving skills can decline because of the changing physiology that normal aging brings to our bodies, including changes in eyesight, loss of acute hearing, limits to depth perception, and slowed reaction time. Studies show that older adults are relatively safe and conscientious drivers. However, the physical changes of normal aging can make it difficult to drive as skillfully as intended. If involved in a traffic accident, seniors are more likely to sustain serious injuries, be hospitalized, or die.

Several simple tips can help you maintain your safety during the peak season for driving and also after the summer season passes:

**Roadway:**
- Travel the posted speed limit or at a comfortable speed that doesn’t impede traffic: neither too fast nor too slow. Remember the posted minimum speed on the Interstate is 50 miles per hour. Driving too slowly can result in accidents.
- Pay careful attention to traffic signals, signs, and pavement markings, and to traffic barriers such as cones and barricades that provide positive guidance through work zones. Always follow all instruction given by law enforcement.
- Don’t follow too closely to the vehicle in front of you. Adhere to the Rule of the Road, which advises, “one car length for each 10 miles per hour of speed.”
- Always use your turn signals when turning and changing lanes. This lets other drivers know what you’re going to do and to act accordingly.
- If you must stop along the roadway, pull off the road as far as possible for safety and put on your safety flasher.

**Vehicle:**
- Always wear your seatbelt no matter the length of your trip. Accidents happen close to home. Even at a slow speed, being rear ended by another car will force your body into the steering wheel of your car unless you are wearing your seatbelt. Make sure that your seatbelt is properly adjustable and comfortable. Remember, “Click It or Ticket.”
- Drive a vehicle with which you are comfortable. If your current vehicle is too big or too small for you to safely and comfortably drive, it may be time to change cars.
- Adjust the mirrors, steering wheel, and seats for a more comfortable fit as you drive.
- Keep the windshield clean inside and out. Clean all mirrors and adjust them so that you can see what is behind you.
- Make sure that your horn, brakes, and emergency flashers work.
- Drive in daylight hours as much as possible; always know your route, and avoid unsafe areas.

**Driver:**
- Is it time to have the prescription on your eyeglasses changed? Make sure that you can see items close to you and things far away. If your vision isn’t clear, your safety is at risk.
- Maintain hearing aids so that you can hear other cars approaching or honking.
- Maintain and adjust any prosthetic devices.
- Maintain mental and physical fitness.
- Take a break on long drives to stretch your legs, move your arms, and refresh yourself. If you get tired, find a safe place to park to rest.

**Driver Behavior:**
- Focus on the roadway and pay attention to what is happening in front of you and what is happening behind you. If scenery is of interest, pull off the road or ask someone else to drive so that you can enjoy what’s happening off the road.
- Turn down the radio especially in urbanized areas.
- Don’t text while driving. Don’t use the cell phone while driving unless you use an assistive device and can talk without being distracted.
- Plan ahead by dialing 5-1-1 to receive real-time information about the road you are traveling. This can lower your risk of being in a traffic accident on Florida’s roadways.

**There Is an Event to Help With That:**
If you would like to find out how well you and your vehicle “fit,” go to the CarFit website at [www.car-fit.org](http://www.car-fit.org) and find an event close to you. This 15-minute event will educate you and provide information and local resources. The goal of CarFit is assuring that you “fit” your vehicle and that you are in better control of your driving. Also, visit [www.safeandmobilesenior.org](http://www.safeandmobilesenior.org) website for all information concerning traffic and roadway safety for the aging road user.
Access to information regarding elder services and activities is available through the Elder Helpline Information and Referral service within each Florida county. For the hearing or speech impaired, all Elder Helplines can be accessed through the Florida Relay by simply dialing 711 from anywhere in the state.

### Florida Area Agencies on Aging (Counties Served)

**Northwest Florida**

**Area Agency on Aging, Inc.**
5090 Commerce Park Circle
Pensacola, FL 32505
850-394-7101 • 1-866-531-801
(Escambia, Okaloosa, Santa Rosa and Walton Counties)

**Area Agency on Aging for North Florida, Inc.**
2414 Mahan Drive
Tallahassee, FL 32308
850-488-0055 • 1-866-467-4624
(Bay, Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla and Washington Counties)

**Mid-Florida Area Agency on Aging, Inc., dba Elder Options**
100 SW 75th Street, #301
Gainesville, FL 32607
352-378-6649 • 1-800-262-2243
(Baker, Calhoun, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla and Washington Counties)

**Northeast Florida Area Agency on Aging, dba ElderSource**
10688 Old St. Augustine Road
Jacksonville, FL 32257
904-391-6600 • 1-888-242-4464
(Baker, Clay, Duval, Flagler, Nassau, St. Johns and Volusia Counties)

**Area Agency on Aging of Pasco-Pinellas, Inc.**
9549 Koger Boulevard North
Gadsden Building, Suite 100
St. Petersburg, FL 33702
727-570-9696
(Pasco and Pinellas Counties)

**West Central Florida**

**Area Agency on Aging, Inc.**
5905 Breckenridge Parkway, Suite F
Tampa, FL 33610-4239
813-740-3888 • 1-800-336-2226
(Hardee, Highlands, Hillsborough, Manatee and Polk Counties)

### Elder Helpline Can Assist Non-English Speakers

If you need information about, or referral to, a service provider outside Florida, call the national Eldercare Locator Service at 1-800-677-1116. An information specialist will assist you Monday through Friday from 9 a.m. – 11 p.m. Eastern time. For people with Telecommunication Devices for the Deaf (TDDs), all Elder Helplines, as well as the Eldercare Locator Service, can be accessed through Florida Relay Service at 1-800-955-8771.

By calling the Elder Helpline, Florida’s elders can access information and referral services through a translation service. Telephone interpreters provide live, on-the-line assistance by translating from English into as many as 148 different languages.

Are you worried that an elder relative or friend may be the victim of abuse? You can report known or suspected cases of abuse by calling Florida’s Abuse Hotline at 1-800-96-ABUSE (1-800-962-2873).

### Florida Elder Helpline Directory

Please call the telephone number below in your area for information and referrals.

<table>
<thead>
<tr>
<th>County</th>
<th>Telephone Number</th>
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<tbody>
<tr>
<td>Alachua</td>
<td>800-262-2243</td>
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<tr>
<td>Baker</td>
<td>888-242-4464</td>
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<tr>
<td>Bay</td>
<td>866-467-4624</td>
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<tr>
<td>Bradford</td>
<td>800-262-2243</td>
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<tr>
<td>Brevard</td>
<td>407-514-0019</td>
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<tr>
<td>Broward</td>
<td>954-745-9779</td>
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<tr>
<td>Calhoun</td>
<td>866-467-4624</td>
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<tr>
<td>Charlotte</td>
<td>866-413-5337</td>
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<tr>
<td>Citrus</td>
<td>800-262-2243</td>
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<td>Clay</td>
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<td>Collier</td>
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<td>Columbia</td>
<td>800-262-2243</td>
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<td>DeSoto</td>
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<td>Duval</td>
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<td>Escambia</td>
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<td>Franklin</td>
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<td>Gilchrist</td>
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<td>Glades</td>
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<td>Gulf</td>
<td>866-467-4624</td>
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<td>Hamilton Beach/Treasure Coast, Inc.</td>
<td>800-262-2243</td>
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<td>Hardee</td>
<td>800-336-2226</td>
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<td>Hendry</td>
<td>866-413-5337</td>
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<td>Hernando</td>
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<td>Highlands</td>
<td>800-336-2226</td>
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<td>Hillsborough</td>
<td>800-336-2226</td>
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<td>Holmes</td>
<td>866-467-4624</td>
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<td>Indian River</td>
<td>866-684-5885</td>
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<tr>
<td>Jackson</td>
<td>866-467-4624</td>
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<td>Jefferson</td>
<td>866-467-4624</td>
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<td>Lafayette</td>
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<td>Levy</td>
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<td>Martin</td>
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<tr>
<td>Miami-Dade</td>
<td>305-670-4357</td>
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<td>Monroe</td>
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<td>Nassau</td>
<td>888-242-4464</td>
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<td>Okaloosa</td>
<td>866-531-8011</td>
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<td>Okeechobee</td>
<td>866-684-5885</td>
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<td>Palm Beach</td>
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<td>Pasco</td>
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<td>Putnam</td>
<td>800-262-2243</td>
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<td>Santa Rosa</td>
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<td>Sumter</td>
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<td>Taylor</td>
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<tr>
<td>Washington</td>
<td>866-467-4624</td>
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Steps You Can Take to Make Aging in Place More Accessible

Carolyn Sithong, MS, OTR/L, SCEM, CAPS

For the last five years, the Department of Elder Affairs has been working to heighten the awareness of what it means to age in place. The growing number of older adults in our state and nation is prompting home and community-based service providers to create innovative ways to help keep older adults active, living in their home and community. Ongoing communication and collaboration between organizations that provide services to older adults can bring substantial benefit to this population. Just as we see hospitals, dentist offices, and stores specifically cater to the needs of children, our senior population deserves the same consideration when it comes to providing services.

There are a number of innovative businesses that specialize in home modifications. Current Florida housing stock and a majority of the homes we live in do not accommodate devices like walkers or wheelchairs, or common aging ailments like low vision and decreased flexibility or balance. What this means is an increased need to modify existing home environments, but how can you find the best solution for you?

Current home evaluations conducted by health care professionals, social workers, or other in-home assistants, provide you with recommendations of what is needed to make your home safer: Put a ramp in to access the front door, pick up throw rugs, do not use the garden bath tub, increase lighting, and put grab bars in the shower. And while these are helpful insights as to what is hazardous, the next step is the hardest, implementation. Here, you are left wondering: “Who can install grab bars and where do they go? How much is a ramp going to cost? I don’t want something ugly on the front of my home. I like to soak in my bath because of my arthritis, and I don’t take showers.” Most likely, these many questions and concerns are never voiced or addressed, resulting in modifications not being made and your home environment unable to meet your changing health needs.

As an occupational therapist and advocate for older adults for nearly a decade, I have witnessed these challenges countless times. I appreciate the need for home modifications and understand the importance of ensuring each homeowner experiences a person-centered approach to making his or her home safer.

As an example, the following is a three-step home remodeling service to Florida.

Here’s how it works.

**STEP 1 ASSESS THE HOME.** A licensed occupational therapist will thoroughly evaluate the different areas of the home, asking the homeowner how safe they feel doing certain activities, while assessing the activity first hand. Personal goals like “I want to be able to take a shower again and not sponge baths,” are also addressed.

**STEP 2 RECOMMEND.** The therapist and homeowner then discuss options that provide the best fit for the person in their environment. The homeowner makes decisions after thoughtfully considering his or her remodeling budget and reviewing photos of recommended solutions. Here, we bridge the gap of questions as to what products are needed, who will install them, and where they should be placed, to your customized solutions for each room that can be installed when you need them most.

**STEP 3 RENOVATE.** The assessment prepared in Step 1 is the blueprint for the contractor who works closely with the therapist to ensure that all changes made to the home are what were intended. This communication and collaboration gives the homeowner the best outcome possible.

This program has recently been launched throughout the Tampa Bay and Central Florida area through partnership with a “big box” home improvement retailer to offer its services to customers. The goal is to actively partner with local organizations including hospitals, rehab clinics, home health agencies, and others to offer this great program to as many people as possible. To learn more about these new advances in aging in place in our community, contact: Carolyn Sithong at csithong@staysmartsolutions.com.
Many of our state's senior citizens who cannot afford to pay for legal advice are now better able to plan for future incapacity because of a statewide advance directives pro-bono effort during May 2014, which was Florida's Elder Law Month and National Older Americans Month.

The Florida Department of Elder Affairs sponsored eight advance directives programs across the state, recruiting volunteer attorneys through partnerships with local legal aid programs, the Joint Public Policy Task Force of the Academy of Florida Elder Law Attorneys and the Elder Law Section of the Florida Bar. The Department hopes these programs will enhance collaboration between the aging and legal networks to assist vulnerable seniors with legal needs.

"Many seniors would not be aware of or be able to access these important resources without this type of community collaboration," said Elder Affairs Secretary Charles T. Corley. "Our joint efforts in May were successful in reaching those needing assistance, and I look forward to continuing these partnerships and outreach in the future."

"The workshops alleviated the fears and worries of seniors concerning their planning for future years, as well as helped promote their self-determination, empowerment and independence," says Silvia McLain, Esq, Executive Director of the Seminole County Bar Association Legal Aid Society, Inc.

At least two workshops were held in the sponsored local communities by each group's representatives. At the first workshops, the seniors learned why advance directives should be a critical part of their planning process. For the second, the seniors were guided through the legal forms, including a Durable Power of Attorney, Living Will, and Health Care Surrogate Designation.

"Most people think that a Will is the extent of the estate planning they do," points out Elder Law Attorney Twyla Sketchley of the Sketchley Law Firm in Tallahassee, and who, along with Elder Law Attorney Victoria Heuler, conducted this year's program in their area. "However, the majority of people will need help with financial and medical decisions before they die, making a well-drafted health care surrogate and durable power of attorney the most important estate planning documents. Everyone should have them."

During one session in Central Florida, the participants were reminded by Elder Law Attorney Randy Bryan, of The Law Offices of Hoyt & Bryan, LLC in Oviedo, "We all need advance directives and should consider executing these by the age of 18. These are critical to have in place once we’re unable to make decisions for ourselves."

Beth Banerjee of Coenson Law in Lake Mary reminded the group of the famous quote from the show Grey's Anatomy, “You are my person.” She emphasized that you must have the utmost confidence in the person you select to make sure your medical treatment wishes are carried out, in case you become incapacitated.

Workshops were held throughout Brevard, Clay, Escambia, Leon, Marion, Nassau, Orange and Seminole Counties. This is the second year of the project. The first was a pilot project conducted in Tallahassee in 2013.
Florida is currently the fourth most populous state in the nation, though it is the state with the highest percentage of elders where one in four residents is age 60 or older (approximately 4.7 million elders). This probably doesn’t surprise you, since most Floridians already know that the Sunshine State is a great place to be a senior. Based on our state’s current rate of population growth, Florida is projected to become the third most populous state in the nation within the next few years. While people of all ages are moving to our great state, we remain a highly preferred retirement destination. As such, by the year 2020 the number of Floridians age 60 and older will increase to approximately 6.9 million people.

With both the proportion and number of elders in Florida continuing to expand, so will Florida’s diversity. To illustrate the diversity of Florida’s elder population and highlight the magnitude of the impact seniors have on our state, the Florida Department of Elder Affairs (DOEA) prepared the "Profile of Older Floridians" shown to the right.

In addition, DOEA annually prepares detailed demographic profiles of Florida’s older adult citizens at statewide, regional, and county levels. These profiles are updated with the latest statistical data from numerous sources and posted on the Department’s website each year.

Two sets of profiles are available each year; one set contains confirmed estimates for the prior year, and the other reflects projections for the current year. The information is provided for each county as well as each of the 11 Planning and Service Areas (PSAs) and the state as a whole. The profiles mainly address demographic statistics of residents age 60 and older, as well as the density of particular health care and services available in each area.

These include the count and/or percentage of the following:

- Race and ethnicity,
- Gender,
- Disability status,
- Food Stamp participation,
- Medicare eligibility,
- Medicaid eligibility,
- Household income,
- Licensed drivers,
- Grandparents,
- Registered voters,
- Military veterans,
- Hospitals,
- Assisted living facilities,
- Nursing homes,
- Surgical centers,
- Doctors,
- Nurses, and
- Health care specialists.

Beginning with the 2012 profiles, cost of living estimates have been included that are based on the Economic Security Standard™ Index (Elder Index) developed by Wider Opportunities for Women. The index estimates the annual cost of living for single and coupled elders for both renters and homeowners, and those with or without a mortgage. Factors included in the cost of living calculation are housing, including utilities, taxes, and insurance; food; transportation; health care (based on having good health); and miscellaneous expenditures.

Currently, the 2012 County Profile confirmed estimates and the 2013 projections are located on DOEA’s publications page at http://elderaffairs.state.fl.us/doea/publications.php. For more information about the publications produced by the Department, or for assistance regarding data and statistics available from the Office of Strategic Initiatives, please contact Fae Wilkes at (850) 414-2344 or email wilkesfe@elderaffairs.org.

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Ambassadors for Aging Day
For more info about participating in next year’s event, call: 850-414-2353 or email at information@elderaffairs.org

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