Changes happen to all of us. I certainly expected many changes when I started the position of BCAAA Director last year. Obviously I had many new tasks to learn, systems to understand, names to recall (not my strong suit, sadly!), and numerous acronyms to remember. But one surprise to me was to learn how many changes are happening in our AAA world in general. And some of these changes may impact you.

Perhaps you have heard about one of the most important changes. Community HealthChoices (CHC), Pennsylvania’s most recent version of managed care reform, will focus on consumers age 21 and over that are dually-eligible for Medicare and Medicaid (formally known as “waiver services”). Managed Care Organizations (MCOs) will coordinate the physical health care and long-term services and supports for older adults and individuals with physical disabilities. Participants will be able to select from one of the three MCOs: AmeriHealth Caritas, Pennsylvania Health and Wellness (Centene), and UPMC for You. In our southeast PA region, the switch to CHC will take place on January 1, 2019.

The launch of the Community HealthChoices program in our area has already started to have impact on consumers. CHC has begun sending informational materials to consumers, and some of our BCAAA staff are preparing to provide five large group consumer presentations across the county this fall. The dates and times for the presentations are September 19th at the Doylestown Library from 10-12 or 1-3; September 26th at the Quakertown Library from 6-8 pm; and October 10th at the Bucks County Community College Bristol Campus from 10-12 or 1-3. To register for the presentations or to learn more about CHC in general, you can visit http://www.healthchoices.pa.gov/info/about/community/, or google PA Community HealthChoices. BCAAA staff will also be available to answer questions for seniors and assist them as they work to understand CHC and choose their MCOs by a deadline in November.

Despite changes, there are some certainties in life. Just as “style endures”, one thing that will never change at the BCAAA is our pledge to provide quality services to seniors in Bucks County. The way we provide services may change, but our commitment to excellence endures. As we move into this new way of providing services through CHC, you have our promise to be with you through the transition.

Have a wonderful fall!

Kathy Bennett, Director
The Senior Quarterly
Published quarterly by the Bucks County Area Agency on Aging
Funded, in part, by a grant from PA Dept. of Aging

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What is SNAP?

What is SNAP? Supplemental Nutrition Assistance Program

How can I apply?

Call the SNAP Hotline: Many eligible individuals do not participate in the SNAP program because the application process can be confusing or because they cannot visit a County Assistance Office. To ease these concerns, they launched the SNAP Hotline in 2002 to streamline the application process so that eligible households can apply for SNAP over the phone without going to a County Assistance Office.

Every year, the Coalition helps thousands of residents apply for SNAP through their SNAP Hotline. Residents of Bucks, Chester and Philadelphia counties can apply for SNAP benefits through their SNAP Hotline by calling 215-430-0556. Monday-Thursday from 9:00 a.m.-5:00 p.m. and on Friday from 9:00 a.m.-4:00 p.m.

Experienced hotline counselors will go through the application step-by-step, provide information on what to expect and help clients gather the necessary documents needed for the application. SNAP counselors also help with renewing benefits.

The CARES Program

The Community Aid Refurbished Equipment Store (CARES) serves as a community benefit in order to provide area residents with refurbished medical equipment such as wheelchairs, crutches, canes, walkers, commodes, etc., free of charge. It also provides an opportunity for donors to give gently used medical equipment to those in need.

The store is located near the St. Mary Thrift Store in the Pine Watson Shopping Center at 140 N. Pine St., Langhorne, PA, 19047, 267-789-2077. You may call or visit on Tuesdays, Wednesdays or Thursdays. It is suggested you call first to confirm hours of operation.
Landlord Tenant: Lease Terms
Rhonda Sherrod, Esq.
Legal Aid of Southeastern Pennsylvania

The lease is the basic contract between a property owner and a renter or tenant; it outlines the obligations of both the property owners and the tenant. Property owners have the responsibility to provide a rental unit that is safe, sanitary and fit for human habitation. It’s important that a renter actually read the lease before signing. Once a renter has signed a lease he or she is committed to those lease provisions until the end of the lease term.

Although most commonly lease terms run a year, a lease can be for any length of time the property owner and tenant agree to. A month to month lease term is a rental agreement for a one month period that renews automatically each month for another one month term until either the property owner or the renter terminates the agreement. Verbal or leases are considered to have a term of month to month. Although unwritten leases are recognized under the law, it’s almost always better to have a written lease that clearly states what the agreement is between a property owner and a tenant.

Pennsylvania law provides that a property owner must give notice to terminate a tenancy. The lease will typically outline how much advance notice a tenant must give before moving out at the end of a lease term. Two of the more common issues that arise for seniors in this regard are the following:

A senior who has been on a waiting list for subsidized senior housing, obtains the subsidized unit but must break an existing lease to move to the subsidized unit. Unfortunately, there is no law that states the property owner has to let a tenant out of a lease because that tenant obtained subsidized housing. Many landlords are understanding and may allow the tenant to move without penalty but there is no law mandating that the property owner must do so. If you are on a waiting list for senior housing, you may wish to speak to your landlord about converting to a month to month lease that will afford you more flexibility in terminating the lease when you obtain the senior housing. Unfortunately, many property owners increase the monthly rental amount if a renter moves from a year to year to a month to month lease so a senior may need to weigh their options under these circumstances.

A senior may have a health issue that makes it difficult or impossible to remain in a rental unit. In those situations, its best to obtain medical documentation and speak to the property owner regarding the need to move before the end of the lease term. Although there is no law that mandates a property owner has to let a renter break a lease under these circumstances, often a property owner will work with tenant suffering from a health issue.

If you have questions about landlord tenant issues, please contact me at Legal Aid of Southeastern Pennsylvania (215)781-1111 ext. 209

Caregiver’s Corner: Caregiver Depression

Caregiving can affect a person’s physical, mental and emotional wellbeing. When caring for a loved one, caregivers often feel overwhelmed and neglect their own needs to take care of others. Continually neglecting your own wellbeing can result in the development of a mood disorder known as caregiver depression.

Signs of caregiver depression can result in feelings of hopelessness, loss of interest in activities, sleeping difficulties, anxiety, irritability, changes in appetite, difficulty concentrating, thoughts of self-harm, sadness and unexplained physical ailments.

We all have good and bad days, but when these symptoms become a daily occurrence and persist, then it may be time to consult with your primary care physician or a mental health professional. Just remember that you are not alone, and there are resources that can help and support you.

Below are some helpful support resources:
Bucks County Crisis Intervention 1-800-499-7455
National Family Caregivers Association (NFCA) 1-800-896-3650
Family Caregiver Alliance (FCA) 1-800-445-8106
Caregiver.com 1-800-829-2734
CaregivingHelp.org 773-508-1000
Veterans Affairs (VA) National Caregiver Support 1-855-260-3274
24 Hour Alzheimer’s Caregiver Helpline (855) 476-7600

If you have any questions regarding the Family Caregiver Support Program, please contact our Bucks County Area Agency on Aging at phone number 267-880-5700.
**APPRIZE** Counselors are here to help you navigate the complex system of Medicare and prescription drug coverage.

**APPRIZE** Medicare Health Insurance Counseling services are available year round! Our staff and volunteer counselors are certified by the Department of Aging and are well-qualified and highly-trained to help you understand your health care coverage options.

**APPRIZE** Counselors provide free, unbiased and confidential services which are personalized to your needs.

**APPRIZE** conducts community education presentations to explain Medicare Part A, B, C & D. These presentations provide the audience with information to make informed choices about Medicare coverage options.

**APPRIZE** participates in health fairs and community events, and develops partnerships within the community to promote Medicare education and outreach throughout Bucks County.

To find out more about **APPRIZE** Services or to make a counseling appointment, call the **APPRIZE** Program today at 267-880-5700.

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**IT'S TIME FOR MEDICARE ANNUAL OPEN ENROLLMENT**

The Annual Open Enrollment Period (AOEP) runs from October 15th through December 7th. The changes take effect on January 1st. You have the opportunity to change or enroll for a Part D prescription drug plan or Medicare Advantage plan.

**You can make the following changes during the Medicare AOEP:**
- Change from Original Medicare to a Medicare Advantage Plan.
- Switch from one Medicare Advantage Plan to another Medicare Advantage Plan.
- Switch from a Medicare Advantage Plan that doesn’t offer drug coverage to a Medicare Advantage Plan that offers drug coverage.
- Switch from a Medicare Advantage Plan that offers drug coverage to a Medicare Advantage Plan that doesn’t offer drug coverage.
- Join a Medicare Prescription Drug Plan.
- Switch from one Medicare drug plan to another Medicare drug plan.

The Bucks County Area Agency on Aging, through its **APPRIZE** Program of trained Medicare Counselors, helps Medicare beneficiaries to understand the health care options specific to their health needs and financial resources. **APPRIZE** is a free, unbiased Medicare counseling and educational service.

**APPRIZE** Counselors will be available to answer your Medicare-related questions at the following Medicare Annual Open Enrollment Events. General information and individual counseling sessions will be offered.

Please call the location to schedule an appointment.
Annual Open Enrollment Events

**Tuesday, October 16, 2018**
11:00 a.m. – 2:00 p.m.
Bristol Twp. Senior Center
2501 Bath Road, Bristol, PA
215-785-6322

**Friday, October 19, 2018**
10:00 a.m. – 1:00 p.m.
Middletown Senior Citizens Center
2142 Trenton Road, Levittown, PA
215-945-2920

**Wednesday, October 24, 2018**
11:30 a.m. – 2:30 p.m.
Falls Twp. Senior Center
Trenton & Oxford Valley Rds.
Fairless Hills, PA
215-547-6563

**Thursday, October 25, 2018**
11:00 a.m. – 2:00 p.m.
Eastern Upper Bucks Seniors
8040 Route 611, Ottsville, PA
610-847-8178

**Monday, October 29, 2018**
10:00 a.m. - 1:00 p.m.
Neshaminy Activity Center
1842 Brownsville Road, Trevose, PA
215-355-6967

**Friday, Nov. 2, 2018**
10:00 a.m. - 1:00 p.m.
Central Bucks Senior Center
700 Shady Retreat Road, Doylestown, PA
215-348-0565

**Thursday, Nov. 8, 2018**
9:30 a.m. - 12:30 p.m.
Northampton Twp. Senior Center
165 Township Road, Richboro, PA
215-357-8199

**Thursday, November 13, 2018**
11:00 a.m. – 2:00 p.m.
The Birches
70 Durham Road, Newtown, PA
215-497-7400

**Thursday, Nov. 15, 2018**
10:00 a.m. - 1:00 p.m.
Ben Wilson Senior Center
580 Delmont Ave, Warminster, PA
215-672-8380

**Tuesday, Nov. 20, 2018**
10:00 a.m. – 1:00 p.m.
Central Bucks Senior Center
700 Shady Retreat Road
Doylestown, PA
215-348-0565

**Monday, Nov. 26, 2018**
10:00 a.m. – 1:00 p.m.
Upper Bucks Senior Center
2183 Milford Square Pike, Milford Square, PA
215-348-0565

**Friday, Nov. 30, 2018**
10:00 a.m. – 1:00 p.m.
Bensalem Senior Citizens Center
1850 Byberry Road, Bensalem, PA
215-638-7720

**Tuesday, Dec. 4, 2018**
10:00 a.m. - 1:00 p.m.
Morrisville Senior Servicenter
31 E. Cleveland Ave, Morrisville, PA
215-295-0567

Please bring a list of ALL current MEDICATIONS!!

Appointments will be scheduled in 20 minute increments by calling the location of the event.

If you need an hour appointment, please schedule at a local counseling site by calling the Bucks County Area Agency on Aging at 267-880-5700
November is National Family Caregiver Month

“Supercharge Your Caregiving”
Caregivers are superheroes. Managing medications. Getting to doctor appointments. Balancing work and home. How can family caregivers handle it all? Even superheroes need tools! Thankfully, new caregiving tools can help lighten the load.

Think Safety First
If your elderly loved one is aging at home, safety and security is your first priority. You can’t be there with them every minute of the day. But all sorts of gadgets can help keep them safe, maintain their independence, and relieve some of your worries. Wearable sensors can monitor a patient and contact family members if their loved one falls or if an emergency occurs. Smart homes and smart locks can help, too.

Unlock the Power of Medical Records
Information is power, and caregiver access to online patient medical records is getting easier and more powerful every day. With online patient portals you can get your loved one’s health and insurance information how and when you need it. Join the millions of family caregivers who have already accessed their loved one’s online medical records to improve care.

Master the Medications
One of your most important daily responsibilities is managing medications – making sure they are taken properly and on time, getting refills, and watching for side effects. Your loved one may have more than one illness and have to take several medications. Tech tools are an easy, safe way to track your loved one’s meds and make caregiving a bit less stressful.

Unleash the Power of Apps
Caregiving is overwhelming and you simply can’t do it all by yourself. Luckily, there are many apps and tools that can help caregivers do almost anything from A to Z. Check your loved one’s vital signs. Locate them with GPS if they wander off. Get healthy eating plans at the touch of a button. Or connect with caregiver support groups and online communities. Use apps to streamline your tasks so you can get a break and take a few minutes to recharge your own batteries.

Not all superheroes wear capes. You are rising to the demands and challenges of the caregiver role every day. Take advantage of tools that can help you stay on top of it all and help you restore some balance to your life.
This all too familiar scam continues and has returned Bucks County. This crime involves telephone scammers targeting seniors with the pitch of “Free” life alert for seniors that are not completely “free” because they always have monthly service fees attached.

The scam works like this; a senior consumer receives a telephone call with a recorded message citing the alarming statistics of injury and death resulting from falls in the home. The consumer is then given the option to press “1” if they’d like more information.

Pressing 1 then results in being connected to a telemarketer, who will state someone they (the consumer) know, who wishes to remain anonymous, has paid for them to receive a free medical alert system, device or button. Another version of this message is that the individual’s own physician, AARP or grant money has paid for them to have the device. It goes on to state that in order to claim this free device and enroll in the service, they must provide bank or credit card information to cover the “monthly monitoring fees for the emergency response system”. The senior may also be promised additional incentives such as grocery saving certificates if they sign up for the device or button service.

The good news is that in this particular scam legal action has been taken. In July 2015, the Federal Trade Commission (FTC) sued a New York company called Lifewatch USA for orchestrating this illegal telemarketing campaign, stating they must be held accountable “for the abusive and deceptive practices of its telemarketers.” The FTC possesses phone scripts and other evidence to prove that Lifewatch USA was fully aware of the lies their telemarketers were using in an attempt to prey on the fears of senior citizens.

Unfortunately, while this particular scammer was put out of business, others have popped up to take their place. If you receive a call similar to this, the Bucks County Crime Against Older Adults Task Force recommends that you do the following:

• Hang up immediately. Do not press a key to speak to a live person.
• If you do speak to a live telemarketer, never provide them with any personal information. This includes, your name, phone number, date of birth, bank account number, credit card numbers, Medicare number, or Social Security number.
• Understand that having Caller ID will not necessarily help you determine genuine calls from scams. Telemarketers are able to fool these systems with fake phone numbers. For example, someone calling from a foreign country could easily disguise their number so that it pops up on your caller ID as a number local to you.
• When you receive scam calls, report them to the FTC by calling 1-800-382-1222 or visiting ftc.gov/complaint

If you are interested and/or in need of purchasing a medical alert device system for yourself or a family member, check out the legitimate companies ratings/reviews at https://www.medicalalertadvice.com/medical-alert-advice-star-rating-system/
https://www.medicalalertadvice.com/reviews/lifestation-review/

For additional tips and brochures on various scams as well as consumer related information please visit www.BucksCounty.org/ConsumerProtection Click on Consumer Tips and Brochures

Daylight savings ends Nov 4, 2018

Turn back clocks 1 hour the evening before Nov 4, 2018
The Bucks County Area Agency on Aging offers more than 20 programs to help older adults and their families in Bucks County. Services include:

- Information and Assistance
- Care Management
- Nursing Home Assessment
- In-Home Services
- Volunteer Opportunities
- Adult Day Service
- Employment Assistance
- Health Insurance Counseling
- Transportation
- Family Caregiver Support
- Senior Centers
- Ombudsman Services
- Protective Services
- Nutritional Services
- Legal Services

**Toll-Free Numbers (when calling from within Bucks County)**

<table>
<thead>
<tr>
<th>Lower and Upper Bucks</th>
<th>Central Bucks</th>
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<tbody>
<tr>
<td>1-888-942-8257</td>
<td>215-348-6000</td>
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