



SENIOR UPDATE
AREA AGENCY ON AGING
ADVISORY COMMISSION ON AGING
6955 FOOTHILL BLVD, SUITE 300
OAKLAND, CA 94605-1907

Jan/Feb/Mar 2023

Senior Update

Commission on Aging ...*The Eyes and Ears of Alameda County Seniors*

SAVING MONEY WITH THE INFLATION REDUCTION ACT

(Article from Medicare.gov)

The Inflation Reduction Act will save money for people with Medicare by improving access to affordable treatments and strengthening the Medicare program. Here's what the law means for you:

Lower drug costs & improved Part D coverage:

The cost of a month's supply of each Part D covered insulin will be capped to \$35, and you won't have to pay a deductible for insulin, starting January 1, 2023. If you get a 60-or 90-day supply of insulin, your costs can't be more than \$35 for each month's supply of each covered insulin. If you take insulin through a traditional pump that is covered under Medicare's durable medical equipment benefits, that insulin is covered under Medicare Part B. These benefits go into effect on July 1, 2023. If you have drug costs high enough to reach the catastrophic coverage phase in your Medicare drug coverage, you won't have to pay a copayment or coinsurance, starting in 2024.

Extra help affording prescription drug coverage (the Part D Low-Income Subsidy program) will expand to certain people with limited resources who earn less than 150% of the federal poverty level, starting in 2024.

Yearly Part D out-of-pocket costs will be capped at \$2,000 starting in 2024. You'll also pay have the option to pay out-of-pocket costs in monthly amounts over the plan year, instead of when they happen.

Medicare will negotiate to get you lower drug prices:

Medicare will negotiate directly with manufacturers for the price of certain high-spending brand-name Medicare Part B and Part D drugs that don't have competition. In 2023, they will announce the first 10 drugs selected for negotiation effective in 2026.

Medicare will select and negotiate costs for:

- 15 Part D drugs in 2025 (effective in 2027)
- 15 Part B & Part D drugs in 2026 (effective in 2028)
- 20 Part B and Part D drugs in 2027 (effective in 2029)
- 20 Part B and Part D drugs in 2028 and every year after





Family Bridges, Inc. was established in 1968 when volunteers gathered to provide assistance to newly-arrived Chinese immigrants in Oakland. The group helped these immigrants find housing, apply for jobs, and register children into school. Their actions would launch an organization that today serves the community and promotes self-sufficiency and altruism. Today, more than 140 bicultural staff who speak Chinese, Korean, or Vietnamese, as well as English, serve 10,000 unduplicated clients each year. Family Bridges is also an Area on Aging (AAA) provider.

As an anchor institution in the East Bay, our mission is to empower the most vulnerable members of our community to lead self-sufficient, independent lives. Our clients are low-income, seniors, immigrants, limited-English proficient, homeless, and/or have multiple health conditions or risk factors.

Our purpose is to help the community overcome barriers to needed care and community resources. We confront factors, such as culture, language, socioeconomic status, by serving as a bridge and by providing a coordinated, seamless intervention. And we empower clients to become informed and advocate for themselves.

We have eight programs to meet the community's various needs. For seniors, we have:

- **Social Services Department:** This department's current services reflect our organization's very founding in 1968. We provide information and referral services, language assistance, case management, and citizenship programs.
- **Hong Lok Senior Center** provides recreational and fun activities, and information & assistance. The Center offers an environment for seniors to make friends and strengthen their social networks, engage in stimulating activities and receive social services.
- **Hong Fook Community-Based Adult Services Center & Hong Fook Harrison CBAS:** Since 1987, two centers have provided health care services to older adults and adults with chronic medical, cognitive, or behavioral health conditions and/or disabilities that place them at risk of needing skilled nursing facility care. The centers enable clients to stay in their homes and in the community, and combined, is one of the largest in the state.
- **Visiting Program** provides companionship to homebound, socially isolated, Chinese-speaking seniors.

We also operate a state-licensed childcare center and a 24/7 emergency shelter for the homeless women. Most recently, our Community Ambassador Program promotes public safety and intergroup relationships in Oakland Chinatown. To learn more about our services and programs, please contact us at (510) 839-2022.



MEET YOUR COMMISSIONER

(Submitted by Commissioner Donna Griggs Murphy)



My name is Donna Griggs-Murphy and I currently Chair our Alameda County Commission on Aging. I am happy to serve with other commissioners who are focused on quality of life and support for Older Adults. I have also worked with Older Adults for over 20 years as a Resident Services Coordinator in Affordable Housing. This gave me the opportunity to refer residents to many community partners and assist with their “Thriving in Place”. HumanGood was fortunate to receive a HUD grant that allowed us to hire an RN at two of our communities which has reduced 911 calls and premature nursing home placements. I previously worked as a nurse before finding my calling in Aging Services.

I created an Affordable Housing Residents Advocacy Day with Leading Age California to allow residents to meet with State Legislators in Sacramento. We had over 500 Affordable Housing residents attend. I have served on many boards and commissions which focus on Older Adults and served on Master Plan on Aging subcommittees supporting the quality of life to Age Well.

In my free time I work with The Alzheimer’s Association to educate minority families on the vast resources and supports offered. I also serve on the Senior Services Coalition as a Steering Committee Member. I love gardening, feeding our chickens, ducks, dogs and 30 year old tortoise, and being a GlamMa!

LEGISLATIVE UPDATE

(Submitted by Commissioner Howard Kirsch)



The California Senior Legislature (CSL) adjourned its 42nd Annual Legislative Session and announced its Top Ten State Legislative Proposals. Members will advocate diligently during the 2023 legislative session to have state lawmakers support their priorities.

They are:

AP-3: Hospitals: Patient Discharge Summary

AP-8: Transportation: Ambulance Services

SP-3: Age Discrimination: Ageism Awareness Week

AP-4: Public Transportation: Accessible Transportation Services: Seniors and Disabled Persons

AP-1: Caregiving Grandparents: Support

SP-5: Homeless Senior and Disabled Veterans: Rental Assistance Program

SP-2: Caregiver and First Responder Communication with persons suffering from Dementia or other mental illness: State Card

SP-6: Wildfires: Tax Credit

SP-7: Related to Domestic Services

AP-6: Housing: Homeless Services: Training

(Article from Center for Disease Control and Prevention)

SIX STEPS TO REMAIN ACTIVE AND INDEPENDENT FOR AS LONG AS POSSIBLE

1. **Eat & Drink Healthy** – Make healthy choices like fruits, vegetables, whole grains, lean meats, low-fat dairy products, and water.
2. **Move More, Sit Less Throughout the Day** – Being active can help you prevent, delay, and manage chronic diseases; improve balance and stamina; reduce risk of falls; and improve brain health.
3. **Don't Use Tobacco** – If you use tobacco, take the first step towards quitting by calling 1-800-QUITNOW for FREE help.
4. **Get Regular Checkups** – Visit your doctor for preventive services, not just when you're sick. This can prevent disease or find it early when treatment is more effective.
5. **Know Your Family History** – Share your family health history with your doctor, who can help you take steps to prevent chronic diseases or catch them early.
6. **Be Aware of Changes in Brain Health** – Everyone's brain changes as they age, but dementia is not a normal part of aging. See your doctor if you have questions about memory or brain health.



DID YOU KNOW? HOW TO AVOID SCAMS

(Article by Senior Affairs Commission, Healthy Aging Committee)

People with bad intentions defraud millions of people every year. Their schemes often combine new technology with lies to get people to send money or give personal information. Seniors are a vulnerable target.

Scammers prey on the elderly for a variety of reasons. Scammers target seniors for the same reason famed bank robber Willie Sutton supposedly said he robbed banks: “Because that’s where the money is.” Seniors have had longer to build up their savings, so they’re more likely to have a tidy nest egg and own their homes outright. Here are some ways to avoid such invasions.

Tips:

- ◆ If someone calls asking for money or personal information, hang up. It’s easy to fake Caller ID, so don’t use it to decide whether a call is real.
- ◆ Is it a recorded sales pitch? Robocalls like that are illegal. Hang up. Don’t press a number to speak to a person or be taken off the list. This could lead to more calls.
- ◆ Before you give up your money or personal information, stop and check it out. Type a company or product name into your favorite search engine with words like “review,” “complaint” or “scam.” Search for a phrase that describes your situation, like “IRS call.” Search for phone numbers to see if other people have reported them as scams.
- ◆ Talk to someone you trust. Con artists want you to make decisions in a hurry, so slow down. Tell a friend—before you give up your money or personal information.
- ◆ If you decide to pay someone, consider how you pay. Credit cards have fraud protection built in, but some payment methods don’t. Wiring money through services like Western Union or MoneyGram is risky. It’s nearly impossible to get your money back. That’s also true for iTunes cards and reloadable cards like Money Pak, Reloadit, or Vanilla. Once you share the number on the card the money is gone. Remember that the government and honest companies won’t insist that you use these payment methods.
- ◆ Never deposit a check and wire money back. That’s a big sign of a scam. Banks have only a fake check. If the check you deposited turns out to be fake, you have to repay the bank the full amount.
- ◆ Sign up for FTC’s free scam alerts and get the latest tips and advice about the scams. And report scams to the FTC website: www.ReportFraud.ftc.gov.

Resources:

<https://www.militaryconsumer.gov/protect/best-practices-empowered-consu/#!/mers/ways-avoid-scams>

<https://reportfraud.ftc.gov/#!/>

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Senior Information

Phone: 1-800-510-2020
<http://seniorinfo.acgov.org>

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SSA has launched a brand new website, take a look at the new user friendly layout and services search engine at <http://alamedacountysocialservices.org>

Senior Update Editorial Board: Belinda Llaguno, Diarra Piggue, Laura McMichael -Cady, Delbert Walker

Proud Core Partner of the:



The Alameda County Area Agency on Aging, along with The Center for Independent Living and Community Resources for Independent Living working to be a reemerging ADRC to promote and provide easy, uniform and streamlined access to a broad array of services, support, and advocacy for individuals seeking long-term supports and services (LTSS) and information about LTSS.

FREE INTERPRETATION AND TRANSLATION SERVICES

(Submitted by Esther Lim, Director of External Affairs)

Volunteer Health Interpreters Organization (VHIO) is a student-run organization that strives to eliminate language barriers in healthcare by providing free interpretation and translation services for low-English proficiency populations in the Bay Area. Our services include interpreting for clinic appointments, health fairs, or screening events, as well as translating healthcare documents. We accept requests from both organizations and individuals. We offer 中文/口译, 한국어/통역, Español/Interpretación, Tiếng Việt/Thông Dịch, Tagalog/Interpretasyon, and 日本語/通訳. You can read more about us and request our services at calvhio.org, or reach out to us at cal.vhio@gmail.com with any questions.



Advisory Commission on Aging Meetings:

- ◆ Monday, January 9, 2023, 9:30 AM
- ◆ Monday, March 13, 2023, 9:30 AM

Roundtable Meetings:

- ◆ Friday, January 27, 2023 10:00 AM
- ◆ Friday, March 24, 2023, 10:00 AM

Email aaa@acgov.org for a Zoom link to the meetings.