



March 10, 2025

If you see an asterisk (\*) by an article heading, there is additional information in the *Timely Resources for Readers* section of the newsletter.

### **It's Social Work Month!**

"*Compassion + Action = Social Work*" is the 2025 theme for Social Work Month. Social workers care about people. We work with older adults, infants, and with all ages in between. We work in hospitals, homeless shelters, and in numerous other settings. Social workers go through years of preparatory education and training so we can help individuals, families, communities and our society. We are required to have on-going training to maintain licenses. We are faced with funding issues, societal challenges, migrant deportations, reproductive rights, opioid issues, and diversity and equity challenges. Read more about the 2025 theme at the [National Association of Social Workers](#) website. Compassion = Action. Thank you, Social Workers!

### **Are You Exhausted?**

Do you think you're getting enough sleep but still feel tired? It could be that some of your daily habits are contributing to that exhaustion. Do you watch shows such as the news or high action videos that leave you drained? Is your workspace more than a little messy? Do you wait too long between meals? These are just some of the ideas in the article "[12 Mindless Habits That are Secretly Exhausting You](#)". Check out the possible drains on your energy reserves! This month's Deeper Dive will focus on self-care which is something we all need to practice!

### **Medicare Prescription Payment Plan\***

The [Medicare Prescription Payment Plan](#) is a new payment option that works to help with current drug costs by spreading them across a calendar year. Starting in 2025, anyone with a Medicare drug plan or Medicare health plan with drug coverage (such as Medicare Advantage) can use this payment option. This is a voluntary option. Call your plan or go to your plan's website for more information or go to the [Medicare site](#) to learn more. Your local SHIP counselor can help with Medicare questions.

### **Is a Caregiver Agreement Needed?**

Before you answer that you may be asking - What is a caregiver agreement? A Caregiver Agreement or Personal Services Contract is a formal, legal agreement drawn up by an older relative or disabled adult and the caregiver (family, friend, or other) and spells out the terms of caregiving and what will be provided in exchange for compensation. "[A Caregiver Agreement May Be in Order](#)" will help you determine what arrangements you may want to make. You need to be aware that Medicaid has a 5-year look back period so make sure the attorney you consult is familiar with your state's Medicaid regulations.

### **Is a Blood Test for Alzheimer's on the Horizon?**

Medical technology and diagnostics have advanced exponentially in some areas. Imaging has been refined. Surgeries are less invasive. But - We are still waiting for a blood test for Alzheimer's. There may be hope. Dr. Steven DeKosky (formerly with UPMC's Alzheimer's Disease Research Center) and Todd Golde, MD, PHD, both of the University of Florida, address new findings regarding what will hopefully be an accurate, less invasive and less expensive diagnostic tool – on the horizon. Check out their findings in the article "[Blood Tests for Alzheimer's: Two Experts on Why New Studies are Encouraging](#)".



## Scam Awareness

### A FOMO – Fear Of Missing Out

Scammers never tire of trying to get our personal information or our money! Be cautious and don't rush to act. There is a phenomenon known as "FOMO" that scammers rely on. "Fear of Missing Out" pushes the consumer to take advantage of the deal that the scammer says is only good at this moment. It's a pressure tactic to get you to rush to act, not giving you time to think that maybe this isn't such a great deal. Stop! Think! Remember: if it sounds too good to be true, it probably isn't true!

### A 'Tolls Are Due' Scam

I just got a text on my phone that says I have money due for tolls. Considering I haven't been too far beyond St Clairsville, OH or Moundsville, WV recently, and considering Route 2 has not been converted into a toll road, it was a safe assumption that this was a scam. The "toll scam" is a phishing scam that is making the rounds again. If you click on the link, you may be susceptible to malware. Don't do it! Visit the legitimate toll service to check your account. "[Toll Road Scams Are Back](#)" from USA Today gives consumers more information on avoiding these scams.

### A Veteran Scams

The Federal Trade Commission warns veterans about [scammers who offer to help with pensions](#) or other benefits. Scammers may call or email or they may show up at facilities or community centers. They may offer to help you apply for veteran benefits or they may tell you that you're missing out on some of your benefits. Don't do it! You can [apply directly to VA](#) who will help you with information to support your initial claim for VA benefits — for free. If you need help, work only with a VA accredited representative. Use the [VA Accreditation Search tool](#) to confirm that the person helping you is approved by the VA. Learn more from the VA about [fraud prevention and protection](#).

## You're Looking Good, But....

But, maybe you have "invisible" symptoms. Those who have had a Traumatic Brain Injury or who are dealing with the residual effects of long term Covid may have brain fog. Diseases like multiple sclerosis may cause with fatigue. We can see someone is hurt if they have a cast on their leg or a large bandage but many people have conditions that don't show. People can be very insensitive and even dismissive. There are ways to deal with invisible symptoms. \*Talk to your doctor about how the condition impacts your daily life. \*Join a support group. \*Accept help. Read more about "[Understanding the Impact of Invisible Illnesses on Daily Life](#)" in the February / March 2025 issue of Brain & Life©.

## Give Yourself Some Joy

We need money. Basic living expenses continue to climb yet incomes for most folks don't keep up with the increase in prices. We need to save – even a little if we can – and we need to be wise consumers. But, we can also splurge occasionally which can ease some of life's daily challenges and may even save us some money. (How many times do you buy the cheapest item only to have to replace it in a short amount of time because it breaks?) Next Avenue© offers "[This May Be the Best Money Advice Ever for Most of Us Over 50](#)". The author references a 1953 article with the main idea being we can often address some of life's irritants for not a lot of money. (Granted -the dollar is worth a lot less in 2025!) Check out the article. Maybe you'll buy the better can opener.

## Upcoming Workshops

We will be offering a free in-person workshop on March 13 from 9am – 11am "Understanding Issues Affecting Older Adults" with presenter Kathy Herrington, MA, MS, LSW. The workshop has been approved for two CEUs by the WV Board of Social Work.



### Support Group Information

Dementia Caregiver Support Group meets virtually the second Wednesday from 6-7 pm via Zoom.

Contact Lori McGlumphy at [mcglumphy14@comcast.net](mailto:mcglumphy14@comcast.net) for the Zoom link.

Myasthenia Gravis Support Group will meet on March 22 at 1pm. For meeting information, contact Jay Adams at 304 780-9274.

Opportunities to Shine for Individuals living with brain change, their families, and professionals will meet on March 26 at 4pm at First Christian Church (Disciples of Christ), 1343 National Road, Wheeling. For meeting information, contact Sara Alig at 304 336-8199. Ask about a Zoom option if you can't attend in person.

### Vaccinations, Boosters, Flu Shots

Vaccinations are covered by Medicare for those who have prescription coverage.

- The CDC offers [information on vaccinations](#) which are appropriate to age and health conditions.
- Covid vaccinations, boosters, annual flu shots, RSV vaccinations, shingles vaccines, TDAP (tetanus) vaccinations, and others are available at most pharmacies, and most vaccinations including the shingles vaccine are now covered by Medicare *for those with prescription coverage*. Check with your primary health care provider for any contraindications.

### Local Adult Services Coalitions

Adult Services Coalitions offer networking and educational opportunities for professionals who serve older adults. Meeting dates, times, and contacts are listed below.

#### OHIO

Belmont County: 1<sup>st</sup> Thursday at 11am at Senior Services of Belmont County, [akoegler1995@gmail.com](mailto:akoegler1995@gmail.com)

Guernsey County: 3<sup>rd</sup> Wednesday at 3pm [Stacey.clark-frame@altercareonline.net](mailto:Stacey.clark-frame@altercareonline.net)

Jefferson County: 3<sup>rd</sup> Thursday at 3pm at Jefferson County Chamber of Commerce, [starr.decariarx@gmail.com](mailto:starr.decariarx@gmail.com)

Harrison County: 4<sup>th</sup> Wednesday at 3pm at Cadiz Senior Center [allisonheavilin@yahoo.com](mailto:allisonheavilin@yahoo.com)

#### WEST VIRGINIA:

Brooke County: 2<sup>nd</sup> Monday at 2pm at the Brooke County Senior Center Chris Orris at [corris@valleyhospice.org](mailto:corris@valleyhospice.org)

Ohio County Adult Services Coalition: 3<sup>rd</sup> Tuesday at 2:00pm at the Ohio County Public Library, 52-16<sup>th</sup> Street, Wheeling [sdunlevy@iccare.com](mailto:sdunlevy@iccare.com)

Marshall County Senior Coalition: 2<sup>nd</sup> Weds at 2:30pm at Marshall County Senior Center [corris@valleyhospice.org](mailto:corris@valleyhospice.org)

## Timely Resources for Readers

### A Medicare Prescription Payment Plan\*

- For more information, contact your local SHIP counselor:
  - Elizabeth Blake: Hancock, Brooke, Ohio, & Marshall Counties in WV 304 215-6528 or [elblake@informationhelpline.org](mailto:elblake@informationhelpline.org)
  - Belmont County, Ohio residents can contact Ohio Hills Health Services at 740 425-5147
  - To find your SHIP office, go to <https://www.shiphelp.org> and click on "Ship Locator".



## Altenheim Retirement Community

Founded 1891

*Our cottages are situated adjacent to our Main House at 1387 National Road, Wheeling*

*Conveniently located close to medical care, churches, shopping, restaurants, recreation*

Offering 8 independent cottages for those who are 65 and older

Two bedroom, two bath, living room, kitchen room, dining room

Stove, refrigerator, dishwasher, microwave, washer and dryer are included

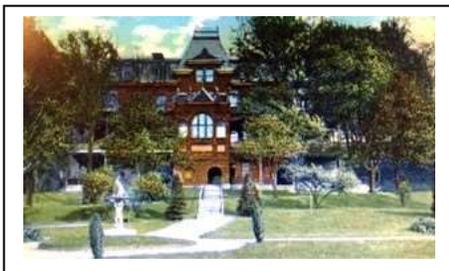
Lawn care, snow removal, general maintenance, general repairs included in monthly rent

Utilities are not included

Pets considered ~ call for our pet policy

### **We are accepting applications!**

Contact George A. Dakovic, Executive Director at [gam.dakovic@gmail.com](mailto:gam.dakovic@gmail.com) or 304 281-8797



## Altenheim Resource Services

*Altenheim Resource Services, a division of Altenheim Retirement Community for over 25 years*

Empowering older adults, caregivers, & advocates with information on aging, services and resources

Free & confidential information and no geographic limitations

Let us be YOUR GATEWAY TO CARE FOR OLDER ADULTS!

Ann Koegler, M.A., L.S.W., Resource Services Coordinator [Akoegler1995@gmail.com](mailto:Akoegler1995@gmail.com)

<https://www.altenheimcommunity.com>

Information on Altenheim, Resource Services, calendar of events, blog, Care Guides, and a photo gallery

**Contact us at 304 280-8701 with questions about resources and issues concerning older adults and caregiving.**

