

# NEI Aging Today

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NORTHEAST IOWA  
**Area Agency  
on Aging**

*NEI3A helps older persons  
respond to their evolving  
needs and choices.*

## Preventing and Managing the “Winter Blues”

Navigating the winter season can be challenging for many people. The chilly and gloomy weather frequently causes people to spend more time indoors. Although some may dismiss the shift in mood as mere "winter blues," it could be linked to a specific form of seasonal depression known as Seasonal Affective Disorder (SAD).

While scientists do not fully understand what causes SAD, it is believed to be brought on by the earlier sunsets and colder winter weather, affecting the body's natural circadian rhythm (body clock) and changes in brain chemistry. These biochemical changes can cause symptoms of depression. SAD can affect people differently, and the severity of the symptoms can vary. While we mainly associate SAD with the winter months, typically starting late fall or early winter and going away in the spring or summer, there is also a summer SAD that is far less common.

### Symptoms of SAD include:

- Loss of interest in activities
- Feeling agitated
- Low energy/feeling sluggish
- Issues with sleeping
- Difficulty concentrating
- Wanting to be alone
- Appetite changes/weight gain
- Feeling of worthlessness or hopelessness
- Frequent thoughts of death or suicide

### SAD Affects on Seniors and Caregivers

Many caregivers already deal with chronic caregiver stress, which can include symptoms of depression. SAD can intensify these symptoms and worsen depression. In addition, many older adults who require caregiving also have symptoms of depression. According to the CDC, 15-20% of older adults over 65 experience depression.

It is important to watch for warning signs of SAD and take action to prevent deeper depression. While it is normal to feel down occasionally, when these feelings last for days at a time and not being able to be motivated to do enjoyable activities, it is a sign to see a doctor.

*SAD Continued on next page*

Ways to Prevent or Manage SAD

Increase Light Exposure

It seems easy enough, but getting more exposure to natural light is one of the first steps in preventing and managing SAD symptoms. Opening window coverings, spending the majority of time in the brightest room of the home, or getting outside in the sun every day – even for a 10-minute walk or just sitting on the deck are a few ways to increase your natural light exposure. Light therapy is another way to increase light exposure without going outside and is a good option when mobility is an issue.

Get Regular Exercise

Exercise is widely known to help reduce overall stress and anxiety, so it is no surprise that the benefits would also help reduce SAD symptoms. In addition, increasing physical activity can also help tire the body, which helps improve sleep quality.

NEI3A offers Tai Chi for Arthritis and Fall Prevention with modifications for performing seated activities. Another option for exercise is through YouTube, as well as free exercise apps downloaded to your phone. While caregivers' time to exercise can be limited, some quick four- or five-minute workouts are available. For example, simply doing squats and lunges while waiting for the microwave would help with symptoms of stress and anxiety.

Awareness of the symptoms and risk of developing SAD can help you be more proactive in mitigating the symptoms or realizing when it is time to reach out for help. *(National Institute of Mental Health)*

NEI3A Board of Directors  
Elects Officers

Each year, in October, the Board of Directors holds an Annual Meeting to determine the new slate of officers for the upcoming year. The 2024 Board of Directors officers include:

- Jacob Bates – President
- Valerie Schwager – Vice President
- Greg Orwoll – Treasurer
- Shannon Zoffka– Secretary
- Dan Byrnes – Past President

In addition to the election of new officers, Jacob Bates, Greg Orwoll, Valerie Schwager, and Pat Murray were reelected to serve another three-year term on the board. Dan Byrnes was elected to serve an additional one-year term as past president.

Two dedicated board members have resigned from the Board of Directors:

- Jean Maddux has served on the board for seven years, serving as president of the board as well as serving on the Area Advisory Committee and chairing the Nominating and Board Governance committees.
- Connie Perry has served on the board for six years, serving as the chair of the Personnel Committee.

Below is a complete list of the 2024 NEI3A Board of Directors:

- |                  |                       |
|------------------|-----------------------|
| • Les Askelson   | • Greg Orwoll         |
| • Jacob Bates    | • Chelsea Petersen    |
| • Dan Byrnes     | • Kayla Reyes         |
| • Sally Davies   | • Valerie Schwager    |
| • Diana Dawley   | • Amanda Stahley      |
| • Kari Harbaugh  | • Katie Thornton-Lang |
| • Julie Hinders  | • Jessie Tibbott      |
| • Janell McElree | • Shannon Zoffka      |
| • Patrick Murray |                       |

NEI3A's Board Meetings are open to the public. Meetings will be held at 11:00 a.m. on February 22, April 25, June 27, August 22, October 24, and December 19. If you would like to attend a meeting, please contact Vicki Hyke at 319-874-6847 or email [vhyke@nei3a.org](mailto:vhyke@nei3a.org).

# Elder Abuse

One of the most overlooked public health hazards in the United States.

*By Stacie Speirs, NEI3A Regional Director*



Imagine coming home for the holidays to visit your elderly mother. You walk in the door expecting the smell of cookies baking in the oven, and instead, you are met with one of the worst odors you have ever experienced. Your mom's home, which is usually spotless, is a disaster. A pile of dirty dishes is in the sink, partially eaten food and papers cover the counters, and the trash can is overflowing onto the floor. Your mom has always taken pride in her appearance, but today, she is wearing a soiled dress, her hair has not been combed, and it appears that she has not bathed in quite some time. You are shocked because you just visited her two months ago and both she and her house were immaculate.

The scenario above is a classic example of self-neglect. Self-neglect is a type of elder abuse and occurs when an older adult is unable or unwilling to care for their essential needs. Self-neglect can cover a wide range of behaviors, including:

- Not eating enough food to the point of malnourishment.
- Wearing clothes that are dirty, torn, or inappropriate for the weather.
- Living in filthy, unsanitary, or hazardous conditions.
- Not getting needed medical care.

Responding to situations of self-neglect can be confusing since there is no third party to report. If your loved one has diminished mental capacity or the situation is presenting an imminent danger, it may be necessary to seek legal advice or contact Adult Protective Services. However, if your loved one does have mental capacity and is not in immediate danger, you may want to consider the following suggestions provided by Aging Care:

Before doing anything, evaluate the situation carefully. Older adults who are capable of making decisions about their lives have the right to make them. While you may not agree with their lifestyle choices, it is their right to make them.

Respect your loved one's autonomy. Many older adults are protective of their independence and will resent even well-meaning "interference." It's so important to respect your loved one's sense of autonomy. They may feel that their independence is threatened, inadvertently worsening the situation.

Begin with a conversation. Express your concern in a non-confrontational manner, and offer to help. Instead of making decisions for them, involve them in the problem-solving process.

For instance, asking "How can we figure out a way for you to be safer?" is better than "Mom, get your coat—we're going on a tour of assisted living communities." Express your feelings honestly but gently, such as saying "I would sleep a lot better at night if I knew you weren't likely to trip over all these piles of newspapers." This approach respects their autonomy and encourages their participation in finding solutions.

Have a family meeting with your parent, siblings, and anyone else involved. Call in professionals. Talk to your loved one's doctor. An aging life care professional can help negotiate sensitive topics among parents and siblings. An elder law attorney can explain your legal and financial options, such as guardianship or power of attorney.

With your loved one's participation, find out about resources in the community that can help. If your loved one wants to stay home, arrange for a home safety inspection and necessary adaptations. Locate senior transportation and nutrition programs, and learn about in-home care, senior centers, and activities to keep your loved one socially connected. Moving to a supportive living environment like an assisted living community might be the best choice.

# Medicare Costs in 2024

*By Ginny Paulson, State Health Insurance Assistance Program Technical Assistance Center Director at NEI3A*

Medicare costs change annually, and here is an overview of the changes for 2024. Just like other insurances, Medicare has premiums, deductibles, and other out-of-pocket costs. Here is an overview of premium and deductible changes in 2024.

## Premiums

Medicare has several parts, and each part has a premium. Each part covers different aspects of your health needs.

- **Hospital coverage (Part A):** If you worked for more than 10 years before becoming eligible, you do not pay a premium for this coverage.
- **Outpatient care (Part B):** \$174.70 is the 2024 standard monthly premium. If your income is above \$103,000 as a single person or \$206,000 as a married couple, you will pay more. If you are enrolled in a Medicare Savings Program because you are income-eligible, your cost will be lower.
- **Outpatient prescriptions (Part D):** Premiums for Part D vary, depending upon your plan. The 2024 national average premium for a Part D prescription drug plan is \$30 per month. There is a program called Extra Help for income-eligible people that helps with Part D and prescription drug costs.

- **Medicare Advantage (Part C):** Medicare Advantage is a way of packaging your hospital, outpatient, and prescription coverage under one Medicare-approved private insurer. If you have a Medicare Advantage Plan, the premium varies by plan. You will need to contact your plan for more information about your Medicare costs.

## Deductibles

Deductibles are the initial out-of-pocket amount you must pay each year before Medicare will start to pay. Here are the standard costs, though they may be lower if you are receiving financial assistance.

- **Hospital coverage (Part A):** \$1,632 each benefit period, unless you qualify for a Medicare Savings Program that helps with this cost.
  - o The benefit period is the amount of time during which Medicare pays for hospital and skilled nursing facility services. It begins the first day you enter the hospital or facility and ends when you have stopped receiving care for 60 days in a row.
- **Outpatient care (Part B):** \$240 for the year, unless you qualify for a Medicare Savings Program that helps with this cost.

- **Outpatient prescriptions (Part D):** \$545 for the year unless you qualify for the Extra Help program to help with this cost.
- **Medicare Advantage:** You will need to contact your plan for this information.

## Other Out-of-Pocket Costs

In addition to paying premiums and deductibles, people on Medicare owe co-payments or coinsurance. These costs vary. It depends on the type of care you receive, whether you have a Medigap supplement, are enrolled in a Medicare Advantage Plan, or qualify for subsidies to help you with your Medicare costs.

Thanks to the Inflation Reduction Act, your out-of-pocket costs for prescriptions are capped at \$8,000 in 2024. This annual cap will be permanently lowered to \$2,000 starting in 2025. The Inflation Reduction Act also improves the help available to people with limited incomes regarding prescription drug costs. This is done through a program called Extra Help. If you have a limited income and haven't applied for the Extra Help program, it could be worth considering for 2024.

## Want to Know More?

Your personal Medicare costs depend upon your work history,



medical needs, finances, and Medicare plan. Visit our blog at [www.shiphelp.org](http://www.shiphelp.org) to read more online. Iowans can talk to an unbiased Medicare expert by calling the Iowa Senior Health Insurance Information Program (SHIIP) at 800-351-4664. The Iowa SHIIP can also help you know whether you qualify for Extra Help or other programs to reduce your Medicare costs. Finally, if you have a Medicare Advantage Plan and are unhappy with it, the Iowa SHIIP can help you compare your options. People with Medicare Advantage Plans can make a change, but they must do so within the first three months of the year.

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## Home Accessibility Modification Assistance

Do you want to remain in your home as you age but need assistance making the proper modifications? NEI3A is looking for income-eligible individuals living in an owner-occupied home in Waterloo aged 60 and over or disabled who need assistance making home modifications. With this special funding, NEI3A can help with:

- Grab bars
- High rise toilets
- Lift Chairs
- Stair-lifts
- Ramps
- Walk-in showers
- Tub cut-outs
- Door widening

**For more information, please call  
1-800-779-8707.**

## GRANDPAD IS PROUD TO PARTNER WITH NEI3A

*Together we support you in aging with confidence*

GRANDPAD IS A SIMPLE, SAFE AND SECURE  
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or call 888-311-1856.

Attend an online demo and receive  
an exclusive NEI3A discount!





**YOU'VE  
GOT THIS.**  
*We've got you.*

# Vaccine Facts

## What Vaccines Should I Get?

**Most people should get vaccinated for:**

- **Seasonal Flu (Influenza):** Get by the end of October or soon after.
- **COVID-19:** Everyone aged 5 years and older should get 1 updated COVID-19 vaccine, at least two months after getting the last dose of any COVID-19 vaccine. People who are immunocompromised may get additional doses of updated COVID-19 vaccines and should talk to a healthcare professional about additional updated doses.

*Check with a healthcare professional to see if there are additional vaccines that are right for you.*

**Most people over age 50 should also get vaccinated for:**

- **Shingles:** Get 2 doses within 2 to 6 months.
- **Pneumonia (over age 65):** Get 1-2 doses one year apart depending on your age and whether you have already had 1 dose. Talk with a trusted healthcare professional to find out what is best for you.
- **TDAP (Tetanus, Diphtheria and Pertussis) (over age 7):** Get TDAP or TD every ten years after an initial shot.
- **RSV (Respiratory Syncytial Virus) (over age 60):** Talk to your healthcare provider about getting a single dose of the RSV vaccine.





# Powerful Tools FOR Caregivers



Empower yourself with the six-week Powerful Tools for Caregivers series, offering essential skills to manage stress, improve communication, and navigate challenging caregiving situations.

**February 7 - March 13**  
**Wednesdays 1:00 - 3:30 p.m.**

This is a free class provided in person on the Stonehill Communities campus at  
**3485 Windsor Ave., Dubuque, IA 52001**

**Contact:** Jolene Koopmann, Caregiver Resource Center Coordinator, to register or for more information. Call 563-690-9679 or email [jkoopmann@stonehilldbq.com](mailto:jkoopmann@stonehilldbq.com)



## Access free training and resources to help you build skills and confidence to provide care at home.



# TRUALTA

Tualta is an online platform designed to help families build skills to manage care at home for their aging loved ones. Improve confidence, reduce stress and prevent burnout by learning care skills. Once you are registered, you have unlimited access to their articles and tips about caring for your loved one.

Tualta is really easy to use. All you will need to start is a computer, tablet, or smartphone. With lessons ranging from 5 minutes to 2 hours, Tualta makes it easy for you to fit caregiver training in whenever it works for you.



**Register Today!**  
[nei3a.trualta.com](http://nei3a.trualta.com)

Scan me with your camera to visit!



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# Become a Dementia Friend

*Join a growing movement of people like you who are helping fellow community members live with dementia.*

Become a Dementia Friend by attending a one-hour informational session to learn about living with dementia and the simple things you can do to support someone living with the disease. You don't need to be a dementia expert or know someone with dementia to become a Dementia Friend.

## What Happens at the Information Session?

- Free one-hour session is a discussion led by a Dementia Friends Champion.
- Learn some basics of dementia, tips for communicating with people who have dementia, and community resources
- Find out how to be supportive of people with dementia in your community.
- Join in on a session or schedule one for your group/organization.

## Upcoming Sessions

- **Zoom** – Wednesday, January 31 (9am)
- **Ely** (First Presbyterian Church) – Sunday, February 4 (11am)
- **Asbury Library** – Tuesday, February 20 (6pm)
- **Waterloo** (Good Shepherd Lutheran Church) – Wednesday, February 28 (11am)
- **Zoom** – Thursday, February 29 (11am)
- **Zoom** – Tuesday, March 26 (2pm)
- **Creston** (Gibson Memorial Library) – Monday, April 8 (11am)

Don't see a time that works for you or your group? Email [mzimmerman@nei3a.org](mailto:mzimmerman@nei3a.org) to inquire about scheduling a special session for your group or organization.



## Handling Leftovers and Food Safety

Often when we cook at home or eat in a restaurant, we have leftovers. To ensure that leftovers are safe to eat, make sure the food is cooked to a safe temperature and stored correctly. Safe handling of leftovers is important to reduce food borne illness. Use these tips to store leftovers:

- **Freezing.** Almost any food can be frozen. Freezing leftovers is easy to do and simplifies meal planning and preparation. If you know you will be short on time next week, freezing your favorite recipe this week is a good option.
- **Wrap leftovers well.** You can wrap food in freezer paper; place in freezer bags, making sure to let all the air out; or place in freezer-safe storage containers. This helps keep bacteria out and preserve moisture.
- **Label and date.** Label and date all leftovers so you know what is in the package and how long you can safely store it before throwing it away.
- **Storage.** Leftovers should be eaten, frozen, or thrown away after four days. If frozen, use leftovers within three to four months for the best quality.
- **Thaw.** Safe ways to thaw leftovers include the refrigerator, cold water, and the microwave oven.
- **Reheat.** Reheat leftovers in the microwave to 165°F in a microwave safe container and add liquid if needed. Stir the food halfway through the reheating process. Check the temperature of the food in several places before serving it as dense food needs more time to cook.

For more information watch *How to Freeze Leftovers*, [go.iastate.edu/VT3C71](http://go.iastate.edu/VT3C71), or download the *How to Freeze Leftovers Handout*, [go.iastate.edu/VA6EY2](http://go.iastate.edu/VA6EY2).



# Using Food Thermometers

Did you know 66% of people do not use food thermometers correctly? If food temperatures are not checked regularly, people are at higher risk of a foodborne illness.

Research by the USDA shows one out of four hamburgers turn brown before they reach the minimum internal temperature. The color of cooked food does not determine its doneness. Check meats in the thickest part of the food without touching any bone or fat. Clean thermometers before and after use with hot soapy water.

USDA Safe Minimum Internal Temperature Chart, [go.iastate.edu/JAZA0S](http://go.iastate.edu/JAZA0S).

- Beef, Pork, Veal, Lamb—Steaks, Roast, Chops: 145°F
- Fish: 145°F



- Ground Beef: 160°F
- Egg Dishes: 160°F
- Turkey, Chicken, Duck—Whole, Pieces, Ground: 165°F

Sources: USDA Food and Safety Inspection Service, [www.fsis.usda.gov/](http://www.fsis.usda.gov/)

## Slow Cooker Mexican Chicken Soup

Serving Size: 1 1/2 cups | Serves: 8

### Ingredients:

- 2 cans (14.5 ounces) diced tomatoes
- 3/4 cup dried black beans, rinsed
- 1 bag (16 ounces) frozen corn, thawed
- 3 cups water
- 1 teaspoon chili powder
- 1/4 teaspoon pepper
- 1 pound chicken breast, thawed
- Optional: baked tortilla chips, chili flakes, chopped cilantro, jalapenos, lime, sliced avocado, salsa, light sour cream, shredded cheese

### Directions:

1. Add all ingredients to the slow cooker. Cook for 4 to 6 hours on high or for 8 to 10 hours on low.
2. Remove chicken right before serving. Shred. Stir chicken back into soup.
3. Serve with choice of optional ingredients.

### Nutrition information per serving:

210 calories, 3g fat, 1g saturated fat, 0g trans fat, 35mg cholesterol, 270mg sodium, 28g carbohydrates, 6g fiber, 4g sugar, 19g protein.



*This recipe is courtesy of ISU Extension and Outreach's Spend Smart. Eat Smart. website. For more information, recipes, and videos, visit Spend Smart. Eat Smart., [spendsmart.extension.iastate.edu](http://spendsmart.extension.iastate.edu).*

# We Appreciate Your Support!

Northeast Iowa Area Agency on Aging would like to thank our supporters. The donations and grants we receive allow us to live out our mission of helping older persons respond to their evolving needs and choices. Thank you to the following fiscal year 2023 supporters!



## Donations:

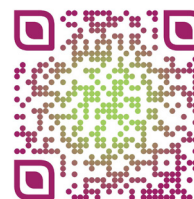
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- University of Iowa BLN Grants
- Waterloo Housing Trust Fund
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**If you would like to donate to help provide valuable services to older individuals**

- Scan the QR Code
- Visit our website at [www.nei3a.org/support-nei3a](http://www.nei3a.org/support-nei3a)
- Call Lisa Wetzel at 319-874-6879



# Donate Today!

Help older adults in your community get the services they need to age with dignity and respect. Use your phone's camera to scan the QR code or visit <https://www.nei3a.org/support-nei3a/>



## Sudoku Puzzle

			8					5
8	7						1	9
				3	6		2	
		8		9		2		
1				6		3		
2	4		5					
						1	8	
	9							6
						4		

## Fruit Word Find

In honor of Nutrition Month in March this news-letters word find features different kinds of fruit. Find all of the fruits hidden in the grid. The remaining letters spell an additional fruit.

Apples	Date	Orange
Apricot	Fig	Papaya
Avocado	Grapefruit	Peach
Banana	Grapes	Pear
Blackberry	Kiwifruit	Persimmon
Blueberry	Kumquat	Pineapple
Cantaloupe	Lemon	Plum
Cherries	Lime	Pomegranate
Chokecherry	Lychee	Raspberry
Coconut	Mango	Rhubarb
Crabapple	Mulberry	Strawberry
Cranberry	Nectarine	Watermelon

Source: Livewire Puzzles

M R O D A C O V A H B A N A N A  
U A P Y R R E B E U L B O O K N  
L E M O N T A U Q M U K M N I S  
P P L I M E E H C Y L M C O W T  
T I U R F E P A R G I A O L I R  
E Y Y R A G G I F S N E C E F A  
N R R H Y N S R R T L R O M R W  
E R R U A A Y E A P A H N R U B  
C E E B P R P L P N C D U E I E  
T B B A A O O A B A A D T T T R  
A P K R P U B E E T R T E A W R  
R S C B P A R P E M E G E W L Y  
I A A E R R P I N E A P P L E S  
N R L C Y C H O K E C H E R R Y  
E O B M U L B E R R Y O G N A M  
N C H E R R I E S A P R I C O T



NEI Aging Today is published quarterly to entertain, educate, and inform our readers. The opinions expressed in NEI Aging Today do not necessarily reflect the opinions of the Agency on Aging, its governing bodies, or Advisory Councils. Articles and other comments

are welcome. NEI Aging Today reserves the right to publish all or part of material submitted. Deadline is the 10th of the month prior to printing.

In accordance with the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973 and the Aging Discrimination Act of 1975, it is the policy of Northeast Iowa Area Agency on Aging to provide services to all persons eligible under the provisions of the Older Americans Act of 1965, as amended, without regard to race, creed, color, religion, national origin, sex, sexual orientation, handicap, or age.



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Area Agency on Aging

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# Supporting You in Your Caregiver Journey

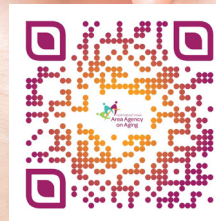
*Being a family caregiver can be stressful. We are here to help! Connect with our caregiver professionals and other caregivers to share experiences and learn about available resources at one of our support group options:*

## Attend Virtually:

Meet face-to-face with other caregivers each Monday from 2:00 - 3:00 p.m. by Zoom. To join, click on the link on our website at [www.nei3a.org/our-services/caregiver-resources](http://www.nei3a.org/our-services/caregiver-resources) or use your phone's camera to scan the QR code.

## Meet In Person:

- **Decorah:** Third Monday of each month from 10:00 - 11:00 a.m. at the Decorah Regional Office located at 607 Washington Street in Decorah. For more information contact Kelly Kuennen at 563-277-6024
- **Dubuque:** Last Monday each month from 2:00 - 3:00 p.m. NEI3A Office - 2728 Asbury Road in Dubuque. For more information, please contact Carol Hughey, at 563-587-4983
- **Waterloo:** First Tuesday of each month from 3:00 - 4:00 p.m. at the Waterloo Regional Office located at 3840 W. 9th Street in Waterloo. For more information contact Anne Marie Kofta at 319-287-1166.



**For more information call 1-800-779-8707**