July 2022 Bingham County Senior Citizens Center

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Come Celebrate 4th of July with us here at the center we are having a BBQ from 11:00 A.M. – 1:00 P.M. all proceed will go

towards our

Meals On Wheels Program

Cost is \$7 a Person

JUNE 2022 Senior Tip -

Financial Qualifying for Medicaid in Idaho Tip—To qualify for Medicaid, a person must meet Medicaid's health, income and asset eligibility requirements.

Medicaid is a federal program administered by the Idaho Department of Health and Welfare (IDHW). The focus of this tip is Medicaid eligibility for seniors, age 65 and over, needing long-term care. For those that qualify, Medicaid will help pay for care provided to seniors in skilled-nursing facilities, assisted-living facilities, adultfoster care, and home-based services for seniors in their homes.

To qualify for Medicaid, a person must meet Medicaid's health, income, and asset eligibility requirements: To determine if a senior meets the health requirement, a nurse from IDHW does an evaluation of the senior's need for assistance with their activities of daily living. To determine if a senior meets the income requirement, you look to see if their monthly income exceeds Medicaid's income limit. In 2022 to qualify for Medicaid, the senior's monthly income cannot exceed \$2,543 a month. If their income exceeds this, they may set up a Qualified Income Trust, also known as a Miller Trust, and divert some of their income to the Trust to reduce their income thereby qualifying them for Medicaid. The Trust funds can only be used to pay for longterm care or medical expenses incurred by the senior. The Trust must be irrevocable and any Trust funds remaining in the Trust at the person's death, must be paid to estate recovery.

To determine if a senior meets the asset requirement you look at their countable assets. In 2022, a single person's countable asset limit is \$2,000. The value of the senior's home, one vehicle, and a prepaid funeral are not counted toward the asset limit. If a couple is applying for Medicaid, the asset limit is \$3,000. For a couple with a spouse receiving long-term care and the other one remaining in their home, the asset limit for the applicant is \$2,000 and the asset limit for the senior remaining in their home is \$137,400.

If a senior is over the asset limit, the excess funds cannot be given away but may be spent down. For example, some excess money can be used to pay off their mortgage, repair their home, upgrade their vehicle, or prepay their funeral. There is a lot of confusion about how Medicaid works. Here are two facts that you need to understand:

- First, if a senior qualifies for Medicaid, their monthly income is paid to the long-term care provider for their care. The difference between the senior's income and the cost of their care each month is paid by Medicaid. The senior is allowed to keep a modest personal needs allowance each month.
- Second, long-term care paid by Medicaid is a loan. It reminds me of my student loan from law school. When I was in school, I borrowed money. When I graduated from school, I received a letter stating that it was time to start paying back the loan. Similarly, Medicaid helps pay for a senior's care during their lifetime. When the senior dies, Estate Recovery will send a letter that the money paid by Medicaid for their care must be paid back out of their estate. For a couple, the letter is not sent until the passing of the second member of the couple. Applying for Medicaid can be a complicated process. You may want to consider consulting an attorney familiar with Medicaid rules.
- View our "Senior's Guide to a Well-Planned Future" on our website! Packer Elder Care Law- with you for life! Please see our website at www.packereldercarelaw.com to view all our Senior Tips! (From 2012-2022) Tom Packer is an Elder Law Attorney serving all of Southeast Idaho. As part of his law practice, Tom offers Life Care Planning to deal with the challenges created by long-term illness, disability and incapacity. If you have a question about a Senior's legal, financial or healthcare needs, please call us. Thomas W. Packer 186 East Judicial Street Blackfoot, Idaho 83221 208-785-5600



\$5.00 a Month Club

Our \$5.00 a month club is to support our Meals on Wheels program. We currently deliver daily meals to over 100 home-bound seniors in Bingham County. Many of our seniors are unable to pay for this service. You can help by buying a senior a meal.

June

Chelta Arens	Bonnie Gardner	Leon & Margaret Peterson
Craig Atwood	Nancy Godfrey	Russell & Jeanie Potter
Jackie Babcock	Al & Ann Gorhringer	Renn Rock
Mary Ballard	Jamie Hamilton	Steve Rowe
Jerry Barbre	Saundra Hamm	Rudy & Irma Sanchez
Pam Beus	Margarite Hartman	Al & Katherine Stalder
Lola Brower	Ruth Jonas	Ron & Teresa Tapia
Wanda Burgoyne	Bruce & Charlotte Kaiser	Jen Mansanarez Taylor
LeRay Burke	Don Kelly	Frank & Kimi Tominaga
Blaine & Christine Burkman	Debbie Kluvers	Jean Wadsworth
Natalie Campbell	Alice Konishi	Verlene Walters
Barbra Chaffin	Gary & Linda Larsen	VeeAnn Williams
Dixie Chapman	Jesse Leyvas	Gary & Sonja Wright
DeeAnn Chavez	Bennie & Denise Lilly	Wayne & Becky Young
Connie Christensen	Paul & Judy Loomis	
Robert & Marilyn Colson	Diane Mansanarez	*******
Merv & Irene Dolan	Emi Matsuura	
Ralph Dunn	Cheri Mitchell	
Jerry & Marty Freeburne	Dixie Montgomery	V
Roxie Gardels	Martha Overdorf	



Fall Prevention

Falls are the leading cause of injury-related deaths among seniors 65 years of age and older. Falls are also the leading cause of non-fatal injuries for seniors, threatening their independence, mobility, and safety. Although people of all ages experience falls, seniors are at particular riskof falls, including falls that result in potentially serious, even life-altering injuries. The Centers for Disease Control and Prevention (CDC) reports that one in four seniors experiences at least one fall every year.

Up to 30 percent of seniors that fall experience a hip fracture, lacerations, or head trauma. In fact, falls are the most common cause of traumatic brain injuries (TBI). Men are more likely to die from a fall, compared to a woman that experiences a fatal fall.

Falls account for most of all fractures occurring in the senior population. Examples of these fractures, in addition to hip fractures, include fractures of the spine, pelvis, legs, ankles, upper arms, hands, and forearms. Although men have a greater risk of dying from a fall, compared to women, elderly women are more likely to experience a serious injury.

Seniors can take the following precautions to prevent falls.

• Exercise regularly. Do exercises that will increase leg strength, improve balance and increase flexibility. Consider Tai Chi, yoga and bicycling.

Review your medications with your doctor or pharmacist. You'Il want to reduce or eliminate those that cause dizziness or drowsiness.

Lower your hip fracture risk by getting daily-recommended levels of calcium and vitamin D. and get screened and treated for osteoporosis.

• Move furniture that's in your way. Use double-sided tape so throw rugs won't slip.

- Pick up items that are on the floor. Coil telephone and electrical wires next to the wall.
- Keep items off the stairs. Fix loose or uneven steps.
- ¹ Make sure your stairway is lighted and have switches at the top and bottom of the stairs.
- Make sure stair carpeting is secure.
- Make sure stair handrails are secure and that they're on both sides the entire length of the stairs.
- Consider a walk-in tub to ensure easy entrance and exit.
- When using a ladder, make sure both feet and at least one hand are on the ladder.
- Consider buying an alarm you can activate in the event of a fall.
- Get up slowly when lying down or sitting, making sure that your path is free from clutter and obstacles.
- Make sure items in the kitchen are within reach. Do you use a step stool in the kitchen? Make sure it is stable before each use.

Place a non-slip mat or strips inside your shower or bathtub to help prevent falls. Installing grab bars further decreases the risk of falling.

• Use a night light in your bedroom. Make sure there is enough light for you to see inside the bedroom and along the way to the bathroom and kitchen.

Do you have throw rugs or loose carpeting? Secure the loose carpeting and use double-sided tape on rugs so that they do not slip.

• See an optometrist or ophthalmologist at least annually to make sure that you do not have vision issues that increase your risk of falling.

When seniors engage in certain prevention exercises and activities, they likely decrease their risk of falling. Increasing strength, flexibility, and balance likely helps seniors improve stability and walking.

If you or a loved one experiences a fall, Alliance Home Health can help increase safety through

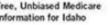
medication management and physical therapy. Please contact us today at 208-478-6677.

https://www.seniorliving.org/health/fall-prevention/

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		All meals served with Vegetable, Fruit, Grain, Dairy, and Dessert.		1 9-10:30 Breakfast NO FOOD DISTRIBUTION	2 8:30 Zumba Gold
		Meals are subject to change		MOW-Meatball Subs	
CLOSED Happy 4 th of July	5 9:00 Haircuts 9:30 Fit & Fall 10:30 Helping Hands 12:45 Line Dancing 1:00 Hand & Foot	6 9:00 Chair Volleyball 1:00 Bridge	7 9:30 Fit & Fall 12:45 Dominos 3:30 Zumba Gold	8 No Breakfast No Food Distribution MOWChicken &	9 8:30 Zumba Gold
MOW- Hamburger Gravy over Potatoes	Grilled Ham & Cheese Soup/Salad	Fried Chicken Soup/Salad	Stuffed Peppers Soup/Salad	Stuffing	
11 9:00 Tai Chi 1:00 Bingo 3:30 Zumba Gold	12 9:30 Fit & Fall 10:30 Helping Hands 10:30 Liaison Meeting 12:00 Soroptmists 12:45 Line Dancing 1:00 Hand & Foot	13 9:00 Chair Volleyball 11:30 FOUR C's Music 1:00 Bridge 6:00 Homemakers	14 9:30 Fit & Fall 12:45 Dominos 3:30 Zumba Gold	15 9-10:30 Breakfast 11-12:00 Food Distribution	16 8:30 Zumba Gold
Ham & AuGratin Soup/Salad	Beef & Broccoli Soup/Salad	BBQ Chicken Thighs Soup/Salad	Pork Chops Soup/Salad	MOW-Spaghetti	
18 1:00 Bingo 3:30 Zumba Gold	19 9:00 Haircuts 9:30 Fit & Fall 10:30 Helping Hands 12:45 Line Dancing 1:00 Hand & Foot	20 9:00 Chair Volleyball 1:00 Bridge	21 9:30 Fit & Fall 12:45 Dominos 3:30 Zumba Gold	22 9-10:30 Breakfast 11-12:00 Food Distribution	23 8:30 Zumba Gold
Chicken Salad Sandwich Soup/Salad	Philly Cheesesteaks Soup/Salad	Sausage Potato Casserole Soup/Salad	Monterey Chicken Soup/Salad	MOW-Tuna Casserole	
25 1:00 Bingo 3:30 Zumba Gold	26 9:30 Fit & Fall 10:30 Helping Hands 12:45 Line Dancing 1:00 Hand & Foot	27 9:00 Chair Volleyball 12:00 Mayors Meeting 1:00 Bridge	28 9:30 Fit & Fall 12:45 Dominos 3:30 Zumba Gold	29 9-10:30 Breakfast 11-12:00 Food Distribution	30 8:30 Zumba Gold
HotDogs & Mac N'Cheese Soup/Salad	Chicken Cordon Bleu Soup/Salad	Pork Loin Soup/Salad	Spaghetti Soup/Salad	MOW — Chicken Strips	



1-800-247-4422 www.shiba.idaho.gov







Bingham County Senior Citizen Center 20 E. Pacific St. P.O. Box 849 Blackfoot ID, 83221

PLEASE PLACE STAMP HERE

