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Florida Association of Aging Services Providers

Guest Editors: Andrea Marsh, Bay County Council on Aging; Josh Newby, Council on Aging of West Florida

Message from the President

By Darrell J. Drummond, Council on Aging of St. Lucie, Inc.



As I approach the end of my professional career, I look in terms of all the planning my wife and I have done to secure our retirement years. A large part of that planning has included the understanding that the promises made by our federal government were secure. We find ourselves dealing with the potential that our Social Security and Medicare may be

at risk. The planning we have done makes these two areas a danger for our long term sustainability in retirement. Understand, we reached this position based on planning that we would have the faith and goodwill of our government.

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This Issue's Sponsors





This represents how my wife and I approach our golden years, and it is like how the nonprofit organization I have been a part of for the last forty (40) years has approached its own planning and obligation for the future.

Most nonprofits were established to provide, or advocate for, specific service/s to a clientele in need. For example, our agency has a mission statement which outlines our intent to be a positive influence on our community. “The mission of the Council on Aging of St. Lucie, Inc. is to seek, develop, coordinate and administer home and community-based programs and services for senior persons of St. Lucie County and adjoining areas.” This commitment suggests that we value and embrace all the efforts of the community to assist our seniors. I am convinced that member agencies of the Florida Association of Aging Services Providers (FASP) have similar mission statements. The time provided by our volunteers, the funding provided by our donors, the work provided by our employees, all work toward achieving the goal of improving the lives of our seniors.

Like the concerns that I have with my personal financial planning is the realization that the funding we receive for our nonprofit agencies locally, statewide, and federally, all work to make sure we can support and enhance the services for our clients.

One of the things that is often taken for granted is that for every dollar we invest in seniors, it is only one tenth (1/10) of what they have contributed over the lifetime of their work experience. We now find ourselves dealing with the uncertainty of our federal dollars being in place when we need them. This is unacceptable; there must be certainty in our financial future.

The FASP board met in Tallahassee last week to discuss the issues affecting our agencies going forward. The potential to lose federal funding for the critical services we provide was the highlight of our discussions. We are not able to replace or create funding that we have always depended upon to serve our clients. The services we provide not only assist our seniors but also provide a safety net for our public funding to maximize the impact of every dollar spent on behalf of our seniors.



I am not looking to take sides regarding partisan politics; we are representatives of the senior network and are only interested in what helps and improves the lives of Florida's seniors. What I am suggesting is a need for us to make sure we advocate and speak loudly to how important it is to address the needs of our seniors if funding is taken away. We are not able, nor is our state government capable of replacing the federal funding for these critical programs.

For those of you who are at a certain age, you will remember from our typing class in high school, the phrase we used to improve our proficiency in typing; this phrase has greater meaning than ever before:

“NOW IS THE TIME FOR ALL GOOD MEN TO COME TO THE AID OF THEIR COUNTRY.” - Unknown

P. S. During my time as President of our organization, I have been approached about participating in ventures which may enhance our network and bring value to our individual agencies because of our participation. I maintain that anything that brings additional benefit to our mission and our seniors, count me in! However, anything that requires that any member of our network may be negatively impacted as a result, count me out!



Darrell Drummond



Educating Your Elected Officials

By Josh Newby, Council on Aging of West Florida

The 2025 Florida legislative session begins on March 4, and if you have not already been in contact with your local representative delegation, you're too late. Thanks for reading!

In all seriousness, it is generally advisable to get all of your asks of and meetings with your area's lawmakers long before session begins, and even before committee weeks begin, which can be a month beforehand in some cases. Best practice is to maintain amiable relationships with these folks while they are still in their home districts, at their home offices. By the time scores of legislators and thousands of staffers descend upon Monroe Street in Tallahassee, agendas have been set and funding targets have been identified. Of course, it's never truly too late, especially if you have a compelling story to tell. For example, in 2018, just three weeks after the tragic shooting at **Marjory Stoneman Douglas High School**, the Republican-controlled Florida Senate sent a firearm safety bill to the House, even though gun control and school safety had previously been far from their agenda. A public outcry forced the hands of the entire state legislature, even though session had already begun.

Of course, few issues are as politically charged or attention-grabbing as a school shooting, and frankly we should not expect similar positive reaction to the aging network's concerns. You can, however, achieve similar success by giving yourself more time and working intentionally with strategic partners.

Cultivate and maintain relationships

All politics is local. Many if not all representatives do truly want to do right by those they represent. People want to do business and make deals with people they know. These three truisms will carry your agenda far if you take them seriously. First, meet with your delegation at their local offices. Invite them to your agency, ask them to go on a meals route, request that they volunteer for a half-hour at your adult day care.



These are all ways to tangibly impart the importance of what you do, and the best part is that in the off-season they have both the time and willingness to learn as much as they can. You are their source of education.

Second, remember that no one person can be reduced down to the incendiary headlines written about them. My district's representative has had no small share of national attention and criticism, but in private meetings he is reasonable, attentive and really does just want to help. **Remember the person, remember why they first ran for office, and appeal to their better angels.**

Finally, maintain friendships with them outside of their official capacity. No one likes a friend who only contacts them when they need something. You don't have to become their right-hand man, but attend a fundraiser or a townhall, greet them in public, write occasional thank you cards. These individuals put their lives and their family's lives out there for public scrutiny and ridicule, and you'll be surprised how much a genuine connection means to them.



Tell your story

We all have hundreds of success stories from clients whose lives were improved or saved by our services. Talk to those clients, take a picture of them, record a quick video. Then, tie that experience back to the funding you depend upon and put it all in a concise, easily-consumable format.

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When you're a lawmaker, reading hundreds of pages of bills a day, your eyes glazing over from the thousands of budgetary line items you review, you simply cannot honestly expect your legislator to recall at top of mind the good that **Community Care for the Elderly (CCE)** does. Humans are storytellers. We rationalize, emote, and decide based on the stories we hear and the experiences we have. So while data is great, and money saved from Medicaid costs are report-worthy, remember that we are fundamentally emotional animals. If, when coming across a CCE increase request, that representative or aide is able to recall the 20-second video you shared that shows a senior who is now living independently and with dignity, that is going to mean more than whatever brief description of the funding program is provided to them.

Deliver your message

You've met with your delegation, you've made small talk with them, you've found a handful of particularly heartrending cases of impact, and now it's time for that call to action. I will take this opportunity to say that you should not underestimate having an audience with their aides. These people are busy, especially in the 60 days of session, and they rely a great deal on the advice and knowledge base of their aides. If you cannot get a meeting with a high-ranking public official, absolutely jump at the opportunity to discuss your issue with their aide. They have been my only contact many times, and the dialogue was always fruitful.

Have your board of directors write letters. Ask for more letters of community support from notable leaders in your area. Mail those letters in. Work with media to develop a story on the cost and health-saving benefits of your programs.





Pick up the phone and call them. If you're on a texting basis with them, do that!

If you take one thing away from this article, please let it be this: do not email them.

I once sat in the office of a local senator, his computer screen somewhat facing me. This was during session and his Outlook was open. His inbox filled before my very eyes, a steady stream of messages with tickertape consistency that continually pushed every recent message down, down, down to the depths. Honestly, you are better off faxing them because no one uses fax anymore and it does get their attention.

It goes without saying, but be courteous. So many public advocates have the "Well, they work for me!" attitude, and while that may be technically true, it is a disposition that is far from effective. Thank them for their time, acknowledge the many competing interests, but ultimately remember: you are delivering them an easy win. What representative or senator wouldn't want to go back to his or her home distract and campaign on the fact that they raised money for home- and community-based services that actually save the taxpayer money...and mom and dad get to stay at home rather than be institutionalized? That's a winning pitch, and you're securing it for them. So be confident; be polite, but be sure of yourself.

Politics can be a dirty, cynical, cutthroat business. I do truly applaud those who choose to run for office, because it will chew you up and spit you out, hollow and broken, if you're not careful. But we have a local delegation that is committed to the betterment of all their citizens, regardless of political party or persuasion. Remember the person on the other side of the desk or on the other end of the phone, and most importantly remember the person you are advocating for. One has the purse strings and the power, the other has spent their life earning respect and support. You are simply there to connect the two. You are there to educate and be a resource.

Session is starting. I believe in you! And we're all counting on you.



February is Black History Month

By Andrea Marsh, Bay County Council on Aging

Martin Luther King, Jr. is considered the most influential African American in United States history. His work toward the non-violent resistance to achieve equal rights for African Americans earned him the Nobel Peace Prize in 1964. He is one of countless African Americans who, although may be lesser known, have earned high achievements and have made beautiful, brilliant and indisputably useful contributions to the United States and the world.



In celebration of Black History Month here are 12 little known Black History facts that shouldn't be little known.

1. There was a Black Wall Street in Tulsa

Tulsa, Oklahoma was the home of one of the most affluent African American communities in the early 1900's. The area was dubbed Black Wall Street because it was filled with African American doctors, lawyers, and entrepreneurs, even though Jim Crow was still the law of the land. With 15,000 residents, 600 black-owned businesses were thriving, but they also drew a dangerous amount of envy from area Whites. On June 1, 1921, Black Wall Street was destroyed by bombs and fire, killing nearly 300 people. The neighborhood never recovered.

2. The First Black Woman Ran for President in 1972 and Was Almost Assassinated Three Times

Shirley Chisholm has the honor of being the first Black person to do a lot of things. She was the first black woman elected to the U.S. Congress and the first Black woman member of the Congressional Rules Committee. She garnered 10% of the vote at the Democratic National Convention in 1972, though she failed to win the nomination. She was forced to survive three assassination attempts during this presidential run.

Some say her bid laid the groundwork for future presidential bids by women.

3. African Americans Created Bridge

One of the few things that survived the Middle Passage during slavery were the card games. Though most of their culture, songs and language were stripped from them, slave owners often allowed slaves to play the card game because it helped their counting skills. The card games evolved and the games of Bid Whist, Bridge, and Spades were born.



4. The First Self-Made Female Millionaire was a Black Woman

Madame C.J. Walker developed her hair care business out of her own needs as well as those around her. She spent her life traveling the country to introduce proper hair care to African American women as well as to sell her own products. She opened a facility to manufacture and develop many of the hair care products that are used today.

5. Hattie McDaniel was the First African American to Win an Oscar but She Couldn't Attend the Premier

Gone with the Wind was a hit movie in 1939, thanks in part to the acting skills of Hattie McDaniel. She was rewarded with an Academy Award that year for Best Supporting Actress, becoming the first African American to win the coveted prize. She was also the first African American nominated for an Oscar.

However, when the movie premiered in Atlanta at a star-studded gala, she, nor any of the Black actors in the film, were allowed to attend because of Georgia's strict segregation laws. She did go to the Hollywood premiere.

6. The First Book of Poetry was Published by an African American Woman in 1773

Captured and sold into slavery as just a girl, Phillis Wheatley rose above her station to become the first published African American female author. Despite living most of her life as a slave, she learned to read and write and studied the classic works. She was recognized as a gifted writer and published her first poem when she was only 12 years old.

7. An African American Helped Make a Gaming System Line X-Box Possible

Jerry Lawson was a Black man and an engineer during the 1970's, a time when there were very few people who looked like him in that field. Despite not graduating from college, his creativity and technology skills helped him invent the interchangeable video game cartridge. Prior to this, games were hard-wired into the gaming console and could not be changed. This invention single-handedly changed the video game industry and made the video game systems we have today possible.

8. In 1992 Mae C. Jemison Became the First African American Woman in Space

It took until 1992 for the first African American woman to be sent to space. Mae C. Jemison was more than just an astronaut though. She was also a medical doctor and an accomplished dancer. Always interested in and inspired by science and space, Jemison applied to be in the NASA astronaut corps and was selected.



When she went into space, she brought West African artifacts symbolizing the idea that space belongs to all nations. She also brought an Alvin Ailey Dance Company poster, having danced with the troupe for a time.

9. Josephine Baker Smuggled Military Secrets to French Officers During WWII



The famed African-American singer expatriated to France after refusing to continue dealing with racism in the United States. During WWII, she decided to risk her life by helping her adopted country and the rest of the Allied countries by working with the French resistance. She smuggled intelligence to French allies by hiding them in her sheet music and pinning them to the inside of her dresses. Although she is famous for her amazing vocals and on-stage performances, she also returned to the US to fight racism and segregation in the 1950's and 60's during the Civil Rights Movement.

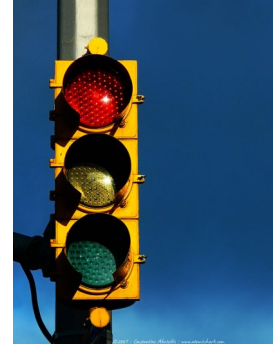
10. All Black Army Regiments Fought for the US Even Before Slavery Ended

The term Buffalo Soldiers was given to the all-black regiments in the United States Army as early as 1866. Native Americans coined this term. Though they often received the worst assignments and were given second-class, discriminatory treatment, they had a lower desertion rate compared to white soldiers. More than 20 of these “Buffalo Soldiers” were awarded the coveted Medal of Honor for their service. In 2005, the oldest living Buffalo Soldier, Sergeant Mark Matthews, died at the age of 111. He is buried at Arlington National Cemetery.



11. An African American Invented the Three-Way Traffic Signal

We can thank Garrett Morgan for our safe roads today. He was a Black man who was granted a patent in 1923 for a traffic control device which included a third warning signal ("yellow"). Prior devices simply had stop and go signals. He invented this device after witnessing a serious accident at an intersection near his home. He later sold the rights to this device to General Electric for the reported amount of \$40,000. He also became the first African American to own a car in Cleveland, Ohio.



12. The First African American Won an Olympic Medal in 1908

John Baxter Taylor, the son of former slaves, was on the gold medal winning 4×400 meters relay at the 1908 Summer Olympics in London and was the first African American man to win an Olympic medal. He may have won another medal, but he protested the disqualification of a fellow University of Pennsylvania athlete and refused to run a secondary final in the 400 meters category. He also graduated from the University of Pennsylvania with a degree in veterinary medicine. He died months after winning the Olympic medals from typhoid fever at the age of 26.



Source: www.365atlantatraveler.com/black-history-facts/

Project Leader of the Year: Andrea Busada

On Thursday evening, January 23rd, 2025, the **Area Agency on Aging of Broward County (AAABC)** held its 43rd Annual Installation Dinner at the Renaissance Hotel in Plantation. The event welcomed elected and appointed officials, local businesses, corporations, project representatives, and dedicated advocates.

We are thrilled to congratulate **Andrea Busada** for being honored as the Project Leader of the Year! As the Director of Broward County Elderly and Veterans Services, Andrea's dedication and leadership have made a profound impact on the community.



Senior Nutrition Program Anniversary



Every March, ACL celebrates its Senior Nutrition Program and the services it has provided to millions of older Americans since 1972. The program anniversary is an opportunity to promote the program's purpose and impact, engage with partners, and applaud the achievements of the aging services network.

Our 2025 theme, A Place at the Table, recognizes the importance of local nutrition programs and the meals being served in communities across the country. ACL, its partners, and local programs can use this theme to highlight several key topics, like the benefits of getting to know your community and program participants and how coming together over meals can improve health and well-being.

To learn more, visit <https://acl.gov/snp/celebrate>

Medicare Update Q&A

By Josh Newby, Council on Aging of West Florida

The landscape of healthcare coverage for older adults and individuals with disabilities is undergoing significant changes. Recent updates to Medicare, along with shifts in how states manage dual eligibility for Medicare and Medicaid, are reshaping access to healthcare for millions of Americans. These changes come at a crucial time, as the aging population continues to grow and healthcare costs rise. Kristen Fitzsimmons, Owner/Advisor at The Benefits Shoppe Insurance Agency, LLC answered questions about the recent changes for 2025.

1. What have been the major changes to Medicare this year and what are the changes to reimbursement?

Introduction of Caregiver Training Services:

Starting in calendar year 2025, Medicare has established new coding and payment structures for caregiver training services. These services encompass training in areas such as decubitus ulcer prevention, wound care, infection control, and behavior management techniques.

The Inflation Reduction Act introduces significant changes to Medicare Part D in 2025, impacting both beneficiaries and insurance companies:

For Beneficiaries:

- **Annual Out-of-Pocket Cap:** Starting in 2025, Medicare Part D enrollees will have their annual out-of-pocket prescription drug costs capped at \$2,000. This change aims to alleviate the financial burden on individuals with high medication expenses.



- **Elimination of the Coverage Gap ("Donut Hole"):** The previous coverage gap phase, where beneficiaries paid a higher share of drug costs, will be removed. This simplification means enrollees will experience more consistent cost-sharing throughout the year.
- **Option for Monthly Payments:** Beneficiaries will have the option to spread out their out-of-pocket expenses over the plan year through monthly payments, providing more predictable budgeting for prescription costs.

2. What are the recent changes in Medicare-related tax policies for 2025, including adjustments to payroll taxes and Medicare premiums?

Payroll Taxes:

- **Social Security Wage Base Increase:** In 2025, the Social Security wage base—the maximum earnings subject to Social Security tax—has risen to \$176,100 from \$168,600 in 2024. This means that both employers and employees will each pay up to \$10,918.20 in Social Security taxes for earnings at or above this threshold.

Medicare Part B Premiums and Deductibles:

- **Premium Increase:** The standard monthly premium for Medicare Part B has increased to \$185.00 in 2025, up from \$174.70 in 2024.
- **Deductible Increase:** The annual deductible for Part B beneficiaries has risen to \$257 in 2025, an increase from \$240 in 2024.



3. What do people need to know about being dually eligible for Medicare and Medicaid?

The first thing to know and understand is that they are different, and you can have both if you qualify. Medicare is a federal program, while Medicaid is state. Because Medicaid is administered at the state level, there will be different qualifying factors in every state. Medicare is the program we pay into all our lives, so that when we are 65 we have health coverage. Medicaid is based on income and anyone can qualify given they fall in the income bracket provided by the state.

Who Qualifies for Dual Eligibility?

Individuals who qualify for both Medicare and Medicaid are known as "dual-eligible beneficiaries." This occurs in situations where a person:

1. **Is eligible for Medicare** – Typically those who are 65+ or have a qualifying disability.
2. **Meets Medicaid eligibility criteria** – Usually based on low income and limited assets, as determined by their state's Medicaid program.

Common Situations Leading to Dual Eligibility:

- **Low-income seniors** who qualify for Medicare due to age but need Medicaid to help cover costs.
- **Younger individuals with disabilities** who qualify for Medicare after 24 months on Social Security Disability Insurance (SSDI) and also meet Medicaid's income requirements.
- **People with high medical expenses** that significantly reduce their income, making them eligible for Medicaid under "Medically Needy" programs.



- **Individuals living in long-term care facilities**, since Medicaid can help pay for nursing home care not fully covered by Medicare.

What Dual-Eligible Individuals Should Know

1. Medicaid Can Help Cover Medicare Costs

- Medicaid may pay for Medicare Part B premiums (which cover doctor visits and outpatient services).
- Some dual-eligible individuals qualify for Medicare Savings Programs (MSPs) that help with deductibles, copayments, and coinsurance.



2. Extra Help for Prescription Drugs

- All dual-eligible individuals automatically qualify for the Extra Help program, reducing out-of-pocket costs for Medicare Part D prescription drug coverage.

3. Different Levels of Dual Eligibility

- Full Dual Eligibility: Medicaid covers most out-of-pocket costs and may provide additional benefits like dental, vision, and hearing coverage.
- Partial Dual Eligibility: Medicaid helps with some Medicare-related expenses but does not provide full coverage.

4. Medicaid May Offer Additional Benefits

- Medicaid may cover long-term care (nursing home or in-home care services), transportation to medical appointments, and other benefits that Medicare does not fully cover.

5. Medicare Advantage Dual Special Needs Plans (D-SNPs)

- Some private insurance companies offer Dual Special Needs Plans (D-SNPs), which combine Medicare and Medicaid benefits into a single plan with additional services.

All of this and more information can be found on [Medicaid.gov](https://www.Medicaid.gov).

As always, the recommendation is to speak with a local agent that is familiar with your state Medicaid and can help you navigate your qualifications, applications, and choosing a plan that can benefit you most.

Elder Care Services “Grandbuddies” Program



At the FSU Child Development Center, the "Grandbuddies" program brings together elderly adults from Elder Day Stay and young children at the FSU Childcare Center for meaningful monthly visits. Tiffany Karnisky from the Childcare Center, inspired by research on intergenerational activities, reached out to Jocelyne Fliger from Elder Care Services to make this happen.

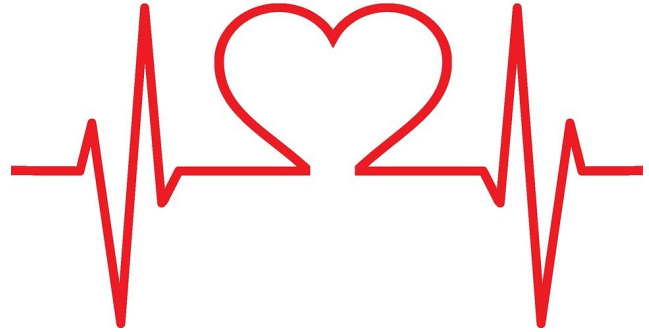
During these visits, elderly participants rock babies, engage in imaginative play, create art projects, and enjoy outdoor fun with kids aged five and under. These interactions boost the seniors' mental health, energize them, and provide moments of joy, while the children gain empathy and connection.

Jocelyne aims to keep bridging generations and building a stronger community by continuing these monthly visits on a consistent basis.

You can read more [here](#).

American Heart Month

By Andrea Marsh, Bay County Council on Aging



When most think of February they think of Valentine's Day, thoughts of flowers, candy, Cupid, and hearts come to mind. The thought of hearts is pertinent for more than just Valentine's Day as February is also American Heart Month. Do you have a healthy heart? While genetics will certainly be part of the equation, there are lifestyle choices which can contribute to being heart healthy. This year you can celebrate American Heart Month by taking steps toward a healthier heart.

1. **Manage portion control with your diet.** Picture a plate as a peace sign with three equal sections. Place a different food group or item in each section and no seconds. If others at the dinner table are having seconds just slow down your pace and enjoy your meal. Politely decline a second helping. Have three bites of anything yummy and delicious. Enjoy the first bite. Revel in the second bite. Savor the third – and last – bite. And, three bites means three bites...not three and a half, or four, or five. Just three. Could it be any simpler?
2. **Stay active.** Regular physical activity is essential for maintaining heart health with age. Aim for at least 150 minutes (five 30-minute sessions) of moderate-intensity aerobic activity per week. Choose enjoyable activities that make your heartbeat faster, your muscles stronger, and joints more flexible. Exercise and movement benefit your body overall in so many ways! Remember to check with your doctor before beginning any exercise program.
3. **Find healthy ways to manage stress.** Meditation, deep breathing exercises, yoga, and tai chi can help reduce stress and promote relaxation. Engaging in hobbies is also great for stress management.

4. **Get quality sleep every night.** Poor sleep can contribute to high blood pressure, obesity, and other risk factors for heart disease. Aging adults should aim for 7-9 hours of quality sleep each night by establishing a regular sleep schedule, creating a relaxing bedtime routine, and a comfortable sleep environment. Avoid watching television and any other screen time 2 hours before bed. Also avoid drinking coffee, tea, soda or juice before going to bed as these can keep you awake and increase the need to wake up at night to use the bathroom.
5. **Maintaining social connections and staying socially active** can have a positive impact on heart health. Social interactions can help reduce stress, depression, and anxiety, all of which are risk factors for heart disease.
6. **Regular check-ups with your doctors** are essential for monitoring your heart health and your overall health. It provides an opportunity to discuss any changes in your lifestyle or any symptoms that may affect your heart health.
7. **With age, it is important to make heart health a top priority.** This can be accomplished through a combination of proper diet, exercise, healthy lifestyle choices and regular medical care to keep a strong heart and reduce the risk of heart disease with aging. It is never too late to make changes, even small ones, that improve your health and overall well-being. Happy American Heart Health Month!



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