

Volume 101: July/August 2024

Florida Association of Aging Services Providers

Guest Editors: Ken Thomas, AARP Florida; Nicole Egan, Aging True Commu<mark>nity Senior Services</mark>

Message from the President

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



We find ourselves in another hurricane season. As Floridians, we have become familiar with the routine of being hurricane ready each year. This month's newsletter reminds us what we need to do to be prepared for a potential hurricane and the checklist we should always have in place to prepare for the best possible outcome.

With that being said, Florida still has much

work to do to make these potential seasons less stressful for homeowners. The cost for homeowners' insurance has almost doubled; the amount of deductions (roofing) insurance carriers

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are able to pass on has increased tremendously. The number of companies leaving the state, forcing homeowners into the state-mandated Citizen program is overwhelming. As we look at the areas our State legislature needs to pay more attention to, homeowners' insurance coverage should rank high on the list of their concerns.

Nicole Egan, with Aging True is also concerned with the prevention of falls experienced by seniors. I am a bilateral knee replacement recipient and I know firsthand how fearful we are of falling and not being able to get up. Some of what we have learned is that not keeping our ear canals clean and open can lead to balance issues leading to falls. Reminding seniors to make sure they are not overlooking this issue can help prevent falls.



Ken Thomas, our Board member from AARP, will be discussing retirement preparedness. As we know from our efforts to assist our clients, too often, not enough attention has been spent in securing the necessary funds for a comfortable retirement, not wholly dependent on Social Security Administration (SSA) income. Where SSA is important, we know this is not intended to be the sole source of retirement income; it just isn't enough to meet our financial needs. We as providers, concern ourselves with how it impacts our clients, but I



am convinced that we must equally be concerned about how it impacts our employees and their long term financial wellbeing.

This is a presidential election year! I am not going to suggest who or where we should place our support, but I will stress how important it is that we educate ourselves on the issues and participate by voting this campaign season. Voting matters and seniors have a long-term history of participating in great numbers during this season; let's keep up that great tradition!!

I spoke last month about how AGEISM is having a negative impact on how we, as seniors, are viewed by the general population. I feel strongly that seniors bring a wealth of knowledge and experience to the collective table and arbitrarily assigning an expiration date to our ability to be of value is wrong and inaccurate. Age is not only just a number but not predictive of how much those of us who have managed to reach senior status still have to share and positively contribute to society.

Thanks everyone, for your participation in our FCOA/FASP Annual Conference this



month. The interaction and knowledge shared was exciting and rewarding. The speakers along with the breakout sessions were very informative. We are thankful to our Department of Elder Affairs (DOEA) Secretary, Michelle Branham, for her encouraging comments at the close of the session. The Exhibit Hall, again showcased the many resources that are available for improved

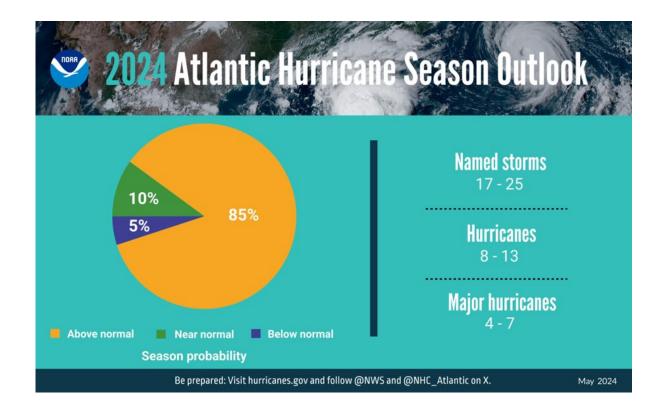
independent living by our seniors. As always, our management team, under the direction of Margaret Lynn Duggar and Associates, provided a seamless professional experience for all of participants. No surprise, the Hyatt Regency venue was very inviting, extremely attentive and professional in handling the needs for our membership. I look forward to next year's installment.

Darrell Drummond



2024 Hurricane Season

By Nicole Egan, Aging True Community Senior Services



NOAA predicts above-normal 2024 Atlantic hurricane season; The Aging Network helps seniors prepare

Hurricane season is officially underway, and the National Oceanic and Atmospheric Administration (NOAA) has predicted it will host "above normal" activity in the Atlantic basin this year. According to their data, out of the estimated thirteen hurricanes from June 1 through November 30, up to seven will be major hurricanes. While all residents of Florida will have to navigate the broad challenges these above-normal storms bring, many seniors will face unique circumstances that require additional support.



As a large portion of our senior population relies on a consistent network of contacts and essential services to maintain daily independence, the interruptions to those services a storm brings can be life-altering. In recent years, Florida has seen an uptick in severe damage from hurricanes and weather events. Compounded by the effects of COVID, the results of these dangerous storms were a significantly less-prepared senior population and limited access to recovery assistance. Many seniors also face reduced mobility and fewer



transportation resources, which further hampers their ability to remain safe during and after a major storm.

Throughout the years, many of us in the Aging Network have learned valuable lessons and established best practices to address these challenges presented to seniors during storms. Our preparation efforts frequently include a set of planning activities such as:

- **Talking to the family about a plan** will the senior shelter-in-place or shelter with a family member?
- **Signing up for the local Special Needs Registry**, which is of great importance for those who are medically dependent on electricity.
- **Prepare a "go bag"** (with medications, special diet needs, and clothing) so you are ready to leave as soon as a threat is presented.
- **Create copies** of your insurance policies, emergency contacts, and recovery resources (including phone numbers) so you are prepared to coordinate needs after the storm has passed).



Aging True has increased storm preparation efforts by working with our provider, Advanced Care Solutions, to account for the anticipated abovenormal storm season. We've developed a list of preparation and recovery items that seniors need to maintain their health and independence during a time of potentially limited resources and contact.

Collectively, these items were identified, purchased, packaged, and delivered to the homes of nearly 400 seniors. Aging True has found that these hurricane kits give both clients and caregivers peace of mind and the resources and guidance they need to make it through the storm.



Aging True and Advanced Care Solutions build upon these kits and improve them yearly, ensuring that the most vital resources are included that will best prepare seniors for health maintenance, communication, and recovery. In 2024, some of what we included were the following: first aid items, coolers, hot and cold packs, whistle (to wear around neck), protein bars, blanket, duffle bag or go-bag, 6 port back up battery and list of emergency resources.



Age is Just A Number

By Ken Thomas, AARP Florida

AND SENIORS ARE SO MUCH MORE THAN A NUMBER!



Many AARP members are proving that retirement is not about slowing down but a rallying cry to stay active, engaged and connected through friendly battles of wit, agility, and exercise...all with a dash of humor.

That is where the Wisdom Warrior Challenge steps in to provide a one-of-a kind initiative, celebrating the vibrant minds and unstoppable spirits of members by unleashing the power of senior wit and wellness.

The Wisdom Warrior Challenge is not only an opportunity for older adults from the ages of 50 to 105 years old to showcase their vibrancy and energy but also a chance for seniors to get active and socialize while dispelling the myth that aging means settling into a sentient lifestyle.

The Wisdom Warrior Challenge began with humble roots in 2019 with a group of 19 seniors training together for a local 5k race. Five years later, the initiative has more than 1,000 participants across the country and is supported by major sponsors such as AARP.

"I created WWC in 2019 to dispel myths about aging and the limitations that follow this narrative," **said AARP volunteer and Wisdom Warrior Challenge founder Linda Borgmeyer.** "We have much more control over how we age, and making better choices for our physical and emotional health enhances the golden years." Last year's event featured 10 times as many participants and observers as the inaugural event, and the 2024 Challenge includes over 20 communities across the nation.

Inclusivity is foundational to the Challenge and older Floridians of all capabilities are encouraged to participate with divisions for those using walking assistance and wheelchairs for mobility.



The qualification for the Wisdom Warrior Challenge requires nothing more than being 50+ and being able to repeat the statement, "Age is just a number, and I am so much more than a number!"

Economic inclusivity is also vital to the initiative. The average sign-up fee for a 5k runs anywhere between \$35-\$50 and special event races can cost up to \$100 just to sign up.



Thanks to the generosity of sponsors like AARP, The Wisdom Warrior Challenge is completely free and accessible to all - especially seniors on a fixed income. In addition to the chance to compete and train in a year-long program to get them prepared for the big event, participants also receive swag bags stuffed with apparel, water bottles and a medal in recognition for their efforts. A livestreamed recognition ceremony hosted after the event gives participants a chance to share their victory with loved ones across the world.

Sharing the accolades and the stories behind the participants is one of Borgmeyer's favorite things about the Challenge. "I look forward to sharing the stories of unlimited potential and empowerment," she said.

The National Plan to End Parkinson's Act

On July 2nd, President Joe Biden signed the National Plan to End Parkinson's Act into law. This is the first–ever federal legislation dedicated to ending Parkinson's Disease. This Bill is important for the following reasons:

- It dramatically increases federal research funding
- If develops more effective pathways for treatment and cures
- It improves early diagnosis
- It sparks new and improved models for patient care
- It addresses disparities in diagnosis, treatment, and clinical trial participation.



Fall Prevention Week: September 23-27, 2024

By Nicole Egan, Aging True Community Senior Services



Raising awareness about the risk of falls and their damaging, potentially life-threatening consequences is one of the most essential tasks of the Aging Network. The last week of September is nationally recognized as Falls Prevention Awareness Week, a topic so critical that we should ensure all those we serve are aware of its importance.

Why *is* fall prevention so important? According to fall prevention awareness experts from the Saving Claire Project, a total of 30 million Americans experience a fall each year. That is the equivalent of one fall every second of every day throughout the year. Even more concerning, these falls account for over 7 million documented injuries annually, and of those 7 million injuries, a staggering 27,000 American deaths. The impact of those injured by falls extends beyond their injury - it results in increased healthcare costs, decreased independence, and decreased quality of life (https://www.thrivinginplace.net/saving-claire.html).

Despite the frequency of these falls, the number of occurrences continues to increase each year. This trend is incredibly concerning for us as advocates of safe, healthy, and community-based living. The financial resources available to address the damaging consequences of falls are straining our healthcare system and seniors' abilities to live in their homes.

Fall-related injuries account for nearly \$31 Billion in Medicare costs annually. If our efforts to prevent falls reduce occurrences by just ONE PERCENT (1%), we could prevent 300,000 people from falling and 70,000 from being injured. In addition to preventing falls, decreasing injuries, and improving the quality of life these seniors would experience, a 1% reduction in falls would result in \$150 Million saved in Medicare costs.





For all of these reasons, Aging True decided to partner with the Saving Claire Project to decrease the likelihood of seniors experiencing a fall in their homes.

The Saving Claire Project is a comprehensive fall-prevention education program. The documentary at the center of the project tells the story of Linda Goldman who became a playwright at 70 and writes a play called *Denying Gravity* about a woman named Claire. This documentary follows Linda and her creation, Claire, as the film explores the complex nature of aging, how people resist change, and the patterns that increase the risk of falling. It shows Claire's attitudes and actions, the events that follow her fall, and how audiences relate to her.

This multi-faceted partnership aimed to educate seniors on the importance of fall risk and prevention and provide them with the resources to make their homes safe environments.

Our program, Aging With Grace, Thriving in Place, begins with a home visit from one of Aging True's case managers or occupational therapists. The visit evaluates the senior's current living conditions and discusses environmental risks identified in the household. The senior is then shown a 15-minute version of Saving Claire's educational film, a theatrical video (produced for seniors by seniors) showcasing the significance of fall risk.

Once the home visit is complete, our team will address the identified risks in the home to make the space safe, implement home modifications, and provide needed equipment and mobility aids.

During the home visit, each senior receives a 10-inch educational electronic tablet. The tablet provides access to a website pre-loaded with resources related to fall risk/ prevention, general wellness information, advanced care planning tools, and information about the services available to them through Aging True's other programs.

The website also provides access to the complete 90-minute Saving Claire Film.





Since the conclusion of this pilot program, Aging True has taken this model out to the community. We have had successful summits in the community where we discuss essential programs and services to help seniors remain safe and independent.

After showing the Saving Claire project video, participants were surveyed. The result was that 100% of participants surveyed reported that they were "extremely likely" to make changes in their homes to prevent falls.

Marion Senior Services Observes World Elder Abuse Awareness Day



On June 20th, Marion Senior Services, in partnership with Elder Options, Marion County Sheriff's Office, Roberts of Ocala, and Hospice of Marion County, hosted World Elder Abuse Awareness Day. Held at the Ocala Police Department and attended by approximately 50 citizens, the purpose of this event was to raise awareness and promote a better understanding of abuse and neglect of older people.

The event featured a conversation How to Identify, Report, and Prevent Elder Abuse from Impacting You or Someone You ove. Presenting panelists which included Ocala Police Department, Elder Options, Marion County Sheriff's Office, the State Attorney's Office, CASA Marion, and Marion Senior Services also shared resources.

A Safety Workshop for Elder Awareness will be held September 25th.



Planning Retirement Savings

By Ken Thomas, AARP Florida



As seniors approach retirement, it's natural to wonder whether their financial plans are on track. AARP has a suite of free planning tools designed to empower seniors at every stage of life.

AARP's Retirement Calculator: This free tool provides a personalized financial snapshot. It is a user-friendly tool that estimates how much one needs to save for a comfortable retirement. By inputting details like income, savings, retirement age, and lifestyle preferences, seniors receive a projection tailored to their goals. It even considers factors like inflation and Social Security benefits. It provides valuable insights to make informed decisions about savings strategies.

Navigating Medicare and Social Security

Today's complex financial landscape can be overwhelming, especially when it comes to healthcare costs and Social Security benefits. AARP offers additional resources which include:



<u>Medicare Cost Resource Guide</u>: This tool shows annual out-of-pocket healthcare expenses under different Medicare plans. This helps seniors choose coverage that aligns with their needs and budget.

<u>Social Security Benefits Calculator:</u> This tool provides estimates of future benefits based on earnings history. It also helps seniors see what percentage of daily expenses



their payments can cover and how they can increase their payment by waiting to collect.

Long-Term Care Planning As one ages, it is important to consider long-term care expenses.

<u>AARP's Long-Term Care Calculator</u> helps estimate potential costs. It explores financing options like long-term care insurance or Medicaid. Understanding potential future costs can help seniors and their loved ones plan for long-term care decisions.

Accessible to All

These resources are free to all. Whether one is planning for retirement, navigating Medicare and Social Security, or organizing one's estate, AARP provides resources to help seniors make informed decisions by sharing resources.

AARP is here to enhance the quality of life for all as they age.



Are You Election Ready?

By Ken Thomas, AARP Florida



With the 2024 elections fast approaching, it's crucial to understand the various ways to vote in Florida, the requirements for each method, and the important voting dates. Whether one is planning to vote in the state Primary, or the General Election, the following is important for getting election ready.

Key Election Dates for 2024

General Election Day is Tuesday, November 5

- Deadline to register to vote is Monday, October 7
- *Early Voting is 7AM to 7PM, October 26 to November 2
- Deadline to request a Vote-by-Mail ballot is 5PM, Thursday, October 24
- Deadline to return your Vote-by-Mail ballot to the county's Supervisor of Elections Main Office is 7PM, Tuesday, November 5

*Each county Supervisor of Elections may offer more days of early voting. <u>Contact your County Supervisor of Elections</u> for the early voting schedule for your county.

Ways to Vote in Florida

Voting by Mail (Absentee Voting):

Any registered voter in Florida can request a vote-by-mail ballot. To receive a Vote-by-Mail ballot for the 2024 elections, those who have not done so will need to complete a new Vote-by-Mail request. Any mail ballot requested after November 9, 2022, is considered a new request..

A ballot can be requested online through one's county's Supervisor of Elections website, by phone, or in writing.

For the Primary Election, requests must be in by August 8, 2024, and for the General Election, by October 24, 2024. Ballots must be received by the Supervisor of Elections by 7 p.m. on Election Day.



Early Voting

There is a mandatory early voting period for each election. For the Primary Election, it is August 10-17, 2024. For the General Election, it is October 26 - November 2. Early voting sites



are available across each county. One should check with the local Supervisor of Elections for specific locations.

Election Day Voting:

Polls are open from 7AM to 7PM on Election Day. One must vote at his/her assigned precinct. Voters should bring a valid photo ID with a signature, such as a Florida driver's license, passport, or military ID.

Voter Registration Requirements

To vote in Florida, one must:

- Be a U.S. citizen and a legal resident of Florida.
- Be 18 years old on or before Election Day.
- Not be adjudicated mentally incapacitated with respect to voting in Florida or any other state, unless you have had your right to vote restored.
- Not have been convicted of a felony without your civil rights having been restored.

Updating Voter Information

Persons who have moved, changed their name, or need to update their signature should make sure their voter registration information is current. This voter information can be updated online, by mail, or in person at the local Supervisor of Elections office.

Updating Your Signature

The Elections Office uses the signature on file to verify voter identify on petitions, provisional ballots, and Vote-by-Mail ballots. There are several ways to make sure this signature on file with the Elections Office is correct: which includes which include:





- Using the online application which will update ones voter record.
- Complete and return a Florida voter registration form to a voter registration agency or one of the SOE's offices.

Staying informed about the ways to vote, understanding the requirements, and keeping track of important dates are essential steps to ensure one's voice is heard in the 2024 Florida elections.







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