

## **WINDSOR COA NEWS**

### **March/April 2022**

*Our mission is to serve older Windsor adults by providing opportunities and resources that advance the quality of life in a rural community.*

The Executive Office of Elder Affairs provides financial support for this COA publication

### **Beneficiary Protections when Choosing Your Medicare Coverage**

(from MCOA: Massachusetts Councils on Aging)

The Medicare Advantage Open enrollment season runs from January 1<sup>st</sup> to March 31<sup>st</sup> each year. If you are already enrolled in a Medicare Advantage plan anytime between January 1<sup>st</sup> and March 31<sup>st</sup> of 2022, you are allowed to make a change to a new Medicare Advantage plan OR to drop your Medicare Advantage plan and switch to a stand-alone Medicare Part D prescription drug plan.

During this period, you may see a number of advertisements and marketing efforts highlighting the benefits that many of these plans offer. In fact, Massachusetts has several new plans being offered to Medicare beneficiaries in 2022. While many of these plans offer good coverage and many new benefits, it's extremely important that Medicare beneficiaries know the right questions to ask before making any changes to their current coverage. Remember:

- You should ask for confirmation that all of your doctors/medical providers accept any plan BEFORE you enroll.
- You should also ask for confirmation that all of your current prescription medications are covered by any plan(s) you are offered BEFORE you enroll.

- You should ask for confirmation that your hospital(s) of choice accept the plan you are considering BEFORE you enroll.
- You have the right to turn down any solicitations for Medicare enrollment information whether in person at your home or over the phone from individuals you do not know.
- You have the right to refuse to give your personal/Medicare information to anyone who asks if you are not sure of your decision to purchase insurance.
- You are not obligated to provide the names of friends or family who may also be seeking Medicare enrollment assistance.
- You have the right to report any misleading marketing practices to the MA Senior Medicare Patrol at 800-893-0890.

Certified SHINE counselors are available, and are able to assist you in making the right Medicare coverage decisions for your personal situation. The service is free and available year-round. They will make sure you are able to compare ALL of the insurance options available to you, not just a select few.

Cathy Hall is our SHINE Counselor in Windsor: 413-212-9991, or you can call Elder Services in Pittsfield: at 499-0524 for assistance.

## **Ageism versus Age Friendly: Two Very Different Ways of Thinking About Age**

(This article was put together by COA Board member, Sandie Zink and includes excerpts from Elder Services Berkshire Senior issue Feb/March 2022 by Mary Jane Incorvia Mattina. We encourage you to read the full article).

Over a year ago, at the request of the COA, our Select Board approved Windsor as an “Age Friendly Community” with a goal of adopting livability initiatives including Transportation, Community Health Services, Housing, Communication, and Respect/Social Inclusion.

Ms. Mattina writes, “An individual or a community can think about age from two very different perspectives...One is “ageism” and the other is “age friendly”...Ageism (is) the same... as all other negative ‘-isms’: racism, sexism, classism. (It) is an approach based on pre-determined rather than evidence-based conclusions regarding age: “You shouldn’t be doing that at your age” is a good example.

“To help recognize and then banish ageism, the United Nations has declared 2021-2030, The Decade of Healthy Ageing. Activities have been planned around the globe...It will be possible to participate in a wide selection of exciting virtual events and to exchange ideas with people from cultures all over the globe.

“Rather than viewing age from the negative perspective of ageism, the Age Friendly initiative builds on the positive perspective of age, from the youngest to the oldest citizen...”

Windsor is an Age Friendly Massachusetts member along with 82 other towns. Livability initiatives are always a challenge for our rural town—think of transportation, housing, health services, etc. Thus, we must work both within Windsor and out in our greater Berkshire community to help all ages thrive.

Learn about “The Decade of Healthy Ageing” and the Age Friendly movement on line at:

[\(https://www.aarp.org/livable-communities/network-age-friendly-communities/\)](https://www.aarp.org/livable-communities/network-age-friendly-communities/)

You may find ways to participate. And, please give any of our COA board members your suggestions for Age Friendly activities in Windsor—or beyond.

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Interested in seeing “CATS” live on stage at Proctors?

Dalton Travelers has a trip on  
Thursday, May 5, 2022  
1:30 matinee.

Cost is \$149.00 pp

Payment due by April 5, 2022.

Checks should be made out to the Dalton Travelers and mailed to 27 Country Road, Hinsdale, MA 01235.

For more information, call Mary at  
413-655-4237.

### **CHEF’S CORNER**

This issue’s recipe comes from COA Outreach Worker, Jessica Buoymaster for **Jess’s Banana Bread.**

Soften ½ cup butter  
Add ¾ cup sugar, 2 eggs and  
6 mashed, ripe bananas. Mix well.

Blend 1½ cups flour, 1 tsp. baking soda, ½ tsp. salt and beat into the banana mixture. Lastly, add 1 tablespoon vanilla.

Bake at 350° for 50-55 minutes.

### **Strange Name for Groups of Animals**

A grumble of Pugs  
A Memory of Elephants  
A Kindle of Kittens  
A Prickle of Hedgehogs  
A Bloat of Hippopotamuses  
A Mischief of Mice (more next issue!)