



# Bucks County Area Agency on Aging

Bridging services for seniors for over 40 years



Spring 2021

Senior Quarterly

## You Matter

Kathy Bennett, Director



I bring that up because I feel very strongly that all of us are walking a trail of significance. Each of us, no matter what our age, abilities, or given talents, has an important impact in this world. *And that does not diminish as we get older.* The trail may take a new path, the view may change, and our speed may slow down, but we are all still walking a trail of consequence and worth.

As we continue to deal with this pandemic, the struggle with getting vaccinations, and ongoing limited contact with others, I want to remind you of your significance and importance in this world. You matter. Hopefully, we will soon be able to see each other and our families, give each other hugs, and resume activities like travel, playing cards, and eating together. But please do not underestimate your importance right now, and that you are on a trail others will see, remember, and learn from. You matter, every day.

I recently reached into my office desk drawer to pull out a thumbtack. The clear plastic box that holds my thumbtacks was in the desk when I took on the position of AAA director. This time I took a minute to look at the box. On it was a date stamp from when the box was first ordered, and the date is August 6, 1997. That box has stayed in the desk drawer through the various leadership of AAA directors including Peggy O'Neill, Charles Kane, Brian Duke, Najja Orr, and finally me. That sense of history, no matter how trivial it seems, became very significant to me. I am walking on a trail that was started by other people who shared with me the importance of assisting seniors in our county.



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# LEGAL CORNER

## Wills are not only for the wealthy



*Rhonda Sherrod, Staff Attorney  
Legal Aid of Southeastern Pennsylvania*

Wills are not only for the wealthy. No matter what your income, there are solid reasons to consider having a will drafted.

Each person has a legal estate; it is composed of all that you own (assets) less all that you owe (liabilities). The purpose of a will is to give you a voice in how your property is distributed after death. An important consideration in having your voice heard is in your choice of an executor. An executor is the person (or persons) you choose to handle the task of administering your estate after death and making sure your wishes are followed.

When a person dies without a will, the executor role is handled by an estate administrator and your property is distributed according to the rules laid out in the state intestacy statute. The term “intestacy” means the condition of dying without a will. Pennsylvania’s intestacy law can be found at [Title 20, Pennsylvania Consolidated Statutes § & 2101 to 2114](#). This law lays out what is known as “intestate succession”; intestate succession governs who gets what if a person dies without a will. So if you wish to leave property to someone unrelated to you or you wish to divide your property unevenly between children, leave money to a charity, or even if you desire to disinherit a close relative then you definitely need to have a will.

People who have an heir who suffers from disabilities also need to have a will. Often persons with disabilities receive governmental benefits such as Medicaid or SSI that have income and asset limits for eligibility. If a person on Medicaid and SSI inherits without making special provisions, that inheritance could inadvertently make the disabled person ineligible for receiving governmental benefits for a time. A relatively small inheritance can cause big problems for a person dependent upon governmental benefits for necessary services. Current resource limits for government programs such as Medicaid can be as low as \$2,000. A lawyer can assist a person in drafting a will that contains special needs or supplemental needs trust provisions that would allow the person with disabilities to inherit without jeopardizing their public benefits.

Although there is no legal requirement that a will has to be drafted by an attorney, having an attorney to draft your will is generally the wiser course. Legal Aid of Southeastern Pennsylvania can assist low-income seniors in obtaining a simple will without charge to the senior where a simple will is appropriate to the senior’s needs and the resident falls

within income and asset eligibility requirements. Bucks County seniors can reach Legal Aid at (215)340-1818.

Additionally, the Bucks County Bar Association has a lawyer referral and information service that provides a half-hour consultation with an attorney knowledgeable in wills and estates. This service can be reached by calling 1-888-991-9922. Please note there is a nominal fee for this referral service.

### **For information on where to pre-register for the COVID-19 vaccination go to any of the following:**

To register for a vaccine at mass vaccination clinics organized by the County of Bucks you may register at <https://covid19-vaccine-bucksgis.hub.arcgis.com/>. Registering with the County does **not** register you with other vaccine providers, such as hospitals, pharmacies, or specially organized clinics. To register for a vaccine through other providers and special clinics, you must register with each individual provider organization. To do so, you may contact: <https://vaccinefinder.org/> or [Getting the COVID Vaccine | PA.GOV](#). The various locations will be indicated and how to register at a location where vaccines are currently in supply. For questions about the vaccine, you may contact your health care provider or call the county’s COVID-19 hotline number at 1-800-383-0371, select option one.



### **The Senior Quarterly**

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# OLDER AMERICANS MONTH



COMMUNITIES OF STRENGTH: MAY 2021

The Administration for Community Living (ACL) is pleased to announce that the theme of Older Americans Month (OAM) 2021 is *Communities of Strength*. Older adults have built resilience and strength over their lives through successes, failures, joys, and difficulties. Their stories and contributions help to support and inspire others.

In May, ACL will celebrate the strength of older adults and the Aging Network, with special emphasis on the power of connection and engagement in building strong communities.

There are many things we all can do to nurture ourselves, reinforce our strength, and continue to thrive. Connecting with others is one of the most important—it plays a vital role in our health and well-being, and in that of our communities.

From finding joy in small things and sharing our stories, to looking at the big picture and giving to others, ACL will promote the ways we are connected and strong. Join us in encouraging people of all ages to celebrate their communities and community members.

## Volunteer Recognition Week – April 18-25, 2021

The Area Agency on Aging depends on volunteers to support all kinds of services to the community from tutoring young children to delivering meals to homebound seniors.



The changes brought on by the COVID-19 pandemic impacted volunteer opportunities as fewer volunteers could be out in the community and more were needed to provide remote assistance with socialization activities, meal delivery, grocery shopping assistance, and more. During an otherwise very difficult time, the spirits of our staff were uplifted by the hundreds of calls the agency received from Bucks County residents who wanted to find a way to serve older adults in their community.

We want to take this opportunity to thank those who volunteer, whether it be through the agency volunteer program or another organization that works to better the lives of Bucks County residents. Your service and dedication are commendable, and we are truly grateful for you! We are equally grateful to live in a place where so many people care!

If you know a volunteer who assists you or others in your community be sure to thank them personally for giving of themselves. If you would like to find out more about programs that help keep seniors connected, call the agency at 267-880-5700. To learn more about volunteer opportunities, call Stephanie Schwartz, our volunteer coordinator, at 267-880-5733.

*The Official Court Reporters of Bucks County, pictured here, last month collected hundreds of pairs of gloves and mittens for donation to county agencies serving those in need as part of the department's Warm Hands/Warm Hearts project. Turned over this week, the gloves will be distributed through the county's Children and Youth Social Services Agency and the Area Agency on Aging, represented in the front row (from left) by AAA Director Kathy Bennett and C&Y Social Work Supervisor Shantelle Gammon.*



*Since the program began in 2020, the Court Reporters have collected and donated more than 700 pairs of gloves and mittens. The annual collections are scheduled to coincide with "Court Reporting and Captioning Week" in mid-February.*

# The Basics to Understanding Long Term Care Community Options

By Stephanie Schwartz and Lisa Hall

Long term care communities go by a lot of different names: personal care, assisted living, memory care, nursing care, etc. It can be very confusing, even under the best circumstances. People are often forced to make decisions about their own care or the care of someone they love amid a medical crisis. Add to this the role of marketing and finding your “new home” can feel like an overwhelming challenge.

As Ombudsman (that’s Om-buds-man, a mouthful indeed) we support and advocate for residents of long-term care communities. Our team compiled some information to help you navigate these facilities and the jargon associated with them.

## Understand licensing and regulations

There are different regulations governing Personal Care, Assisted Living and Nursing Home environments as these are three separate licenses. **Nursing homes** are required to provide the highest level of medical care and are much more highly regulated than the other types of facilities. Many would argue that more regulations or enforcement of regulations are needed to ensure proper care for older adults with complex medical needs.

**Personal Care and Assisted Living** are two different licenses granted by the PA Department of Human Services with very similar regulations. There is far less regulatory oversight in these settings, which means many care concerns are dependent on the individual contract between the facility and the resident. Therefore, review of the contract by a professional is recommended.

**For more information, call the Bucks County Ombudsman Program at 267-880-5716** or check out the regulations yourself!

Nursing Home Regulations: <https://www.health.pa.gov/topics/facilities/nursing%20homes/Pages/Regulations.aspx>

Assisted Living Regulations: [https://www.dhs.pa.gov/providers/Documents/Human\\_Services\\_Licensing/Assisted\\_LivingResidenceLicensing/p\\_023324.pdf](https://www.dhs.pa.gov/providers/Documents/Human_Services_Licensing/Assisted_LivingResidenceLicensing/p_023324.pdf)

Personal Care Home Regulations: <https://www.dhs.pa.gov/providers/Clearances-and-Licensing/Documents/PCH%20Residential%20Licensing/Personal%20Care%20Home%20Regulatory%20Compliance%20Guide.pdf>

The regulatory question we are asked most frequently is “what are the required **staffing ratios**?” All the regulations are rather ambiguous on this topic and refer to the minimum requirement, but the ratio required for nursing homes is higher than the minimum requirement for the other types of facilities.

**Memory Care** is an additional certification that may be found in any of these licensed care settings. A memory care certification within the context of a Personal Care Home or Assisted Living facility does require staff to be available to provide each resident with slightly more care (measured in units of time) than is required without the certification.

**Continuing Care Communities** offer a variety of levels of care within the community including independent living, personal and nursing care. We recommend you tour ALL the levels of care and ask questions about who makes the decisions about which part of the facility you will reside. Speak to residents in all levels of care and learn about their experience with this community.

## Most facilities (this excludes Independent Living) offer:

- Assistance with medications.
- Activities designed to improve and promote the resident’s overall well-being.
- Assistance with home support tasks (laundry, cleaning, etc.)
- A safe and secure living environment for residents including handrails, grab bars, and emergency call buttons.
- Three meals and several snacks per day.

## Differences between Personal Care/Assisted Living and Nursing Home Placements:

- Nursing Homes provide a higher level of medical care than other facilities, including skilled services such as Physical, Occupations, and Speech therapy, and 24/7 nursing assistance.
- Assisted Living/Personal Care provides mostly custodial care (or basic daily care like assistance with bathing) that does not need to be provided by a medical professional.
- The Nursing Facility setting tends to be more institutionalized, where Assisted Living/Personal Care tends to be in an apartment-like setting.

## Financial Considerations:

Many **nursing homes** accept a Medical Assistance grant, which is a state subsidy to cover the difference between your income and the cost of your care in a nursing facility setting. To receive this grant, you must meet both medical and financial eligibility criteria. The billing department or social worker in most facilities can assist individuals with the application.

There is no subsidized grant for care received in a **Personal Care/ Assisted Living** facility. In other words, if you outlive your money (or if the facility no longer feels it can meet your medical needs) the facility can ask you to leave. These facilities often charge additional fees depending on the care services you need. Ask questions and comb the contract for more information on hidden fees.

**Independent Living** is a term that encompasses a wide range of living arrangements where seniors have their own living environment and a shared common area. Independent Living is the least restrictive setting and there are no regulations that govern these settings. Essentially, you are entering a private agreement, similar to a lease agreement with the community. Again, review the contract as it is your only protection if you have a problem. These settings may offer a variety of services like entertainment, meals, etc.

There are many factors to consider when shopping for your new home. We recommend **Your Guide to Choosing a Nursing Home or Other Long-Term Care Supports** published by Medicare for guidance. <https://www.medicare.gov/care-compare/en/assets/resources/nursing-home/02174-nursing-home-other-long-term-services.pdf?redirect=true>

# The 38<sup>th</sup> Annual Bucks County Senior Games | June 7-19



## Registration Form (Please complete ALL questions)

<b>Last Name:</b>		<b>First Name:</b>		<input type="radio"/> Male <input type="radio"/> Female	
<b>Street Address:</b>				<b>Apt #:</b>	
<b>City, State:</b>		<b>Zip:</b>		<b>Phone:</b>	
<b>Email:</b>			<b>Cell Phone:</b>		
<b>Are you a member of a Bucks Senior Center?</b> <input type="radio"/> Yes <input type="radio"/> No			<b>If so, which one?</b>		
<b>How did you hear about this year's Senior Games?</b>					
<b>Age Group</b> (Please check one): <input type="radio"/> 50-59 <input type="radio"/> 60-69 <input type="radio"/> 70-79 <input type="radio"/> 80-89 <input type="radio"/> 90+					
<b>T-shirt Size</b> (Please check one): <input type="radio"/> Small <input type="radio"/> Medium <input type="radio"/> Large <input type="radio"/> XL <input type="radio"/> 2XL <input type="radio"/> 3XL <input type="radio"/> No Shirt					
It is strongly recommended by the Senior Games Committee that you consult your doctor in regard to practice, preparation, and competition in these games.					
<b>Emergency Contact:</b> _____					
<b>Relation:</b> _____			<b>Phone:</b> _____		

### Release & Waiver of Liability (Must be completed by all participants):

To the best of my knowledge, I have no physical restrictions which would prohibit my participation in the events I have selected. Since I am participating in these events voluntarily and at my own risk, I agree not to sue the County of Bucks, The Bucks County Department of Parks and Recreation, the Bucks County Area Agency on Aging, the Bucks County Foundation for Aging, Del Val University Center for Learning in Retirement, and all other cooperative agencies, organizations, businesses or any of their representatives for any injury or damages to me resulting from participating in the Games. The Bucks County Senior Games representatives have my permission to arrange for medical services to attend to me if it is deemed necessary for my health, welfare and safety. I hereby consent to allow my picture or likeness to appear in any official document, sponsor advertisement, and/or exclusive television coverage of the Bucks County Senior Games in any manner incidental to my participation in the Bucks County Senior Games without compensation to me.

### Code of Conduct

I agree to abide by the rules and procedures of the facilities where Bucks County Senior Games (BCSG) events are held. At all times, I will conduct myself in a civil, respectful manner and show good sportsmanship. If I do not conduct myself in the previously stated manner, BCSG has the right to remove me from competition.

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Please Print Your Name Here:** \_\_\_\_\_

**Mail this registration form with your check payable to:  
Bucks County Foundation for Aging • c/o Senior Games • 55 East Court Street, Fl. 3, Doylestown, PA 18901**

# The 38<sup>th</sup> Annual Bucks County Senior Games | Registration Form



## REGISTRATION FORMS MUST BE RECEIVED NO LATER THAN MONDAY, MAY 10, 2021

The \$7 fee covers all sporting events. Additional fees for Pickleball Tournament and Golf are payable on the day of the event at the venue. Information will be used for mailing purposes only. Please check each event you wish to participate in.

\*Preferred Partners: Each individual must complete a separate registration form to participate.

### MONDAY, JUNE 7

#### Throwing Events 10 am-3 pm

- Softball Throw  Football Throw  Cornhole

Peace Valley Park, Doylestown

#### Independent Events (Begins June 7 and ends June 19)

- Biking  Steps Competition  Walk the Parks

### TUESDAY, JUNE 8

- Chess 10 am-11:30 am

Bristol Twp Amphitheater, Bristol

### WEDNESDAY, JUNE 9

- Disc Golf 8 am-4 pm

Tamanend Park, Southampton

Preferred Partner\*(Max of 3) \_\_\_\_\_

- Virtual DelVal Games 1 pm-2 pm

Escape Room, Pictionary, Boggle

### THURSDAY, JUNE 10

- Quoits 10 am-12 pm

Quakertown Memorial Park, Quakertown

Preferred Partner\* \_\_\_\_\_

- Virtual 2 pm-3 pm

Zumba

### FRIDAY, JUNE 11

- Golf 6:45 am-2 pm

Fairways Golf Club, Warrington (\$26 Fee; \$11 Cart at venue)

(Rain date: Friday, June 18, 6:45 am-2 pm)

Preferred Partners\* (Max of 3) \_\_\_\_\_

- Pickleball Clinic Instruction 9 am-11 am

Camp Curiosity, Doylestown

### SATURDAY, JUNE 12

#### Orienteering 10 am-12 pm

- Individual

- Team

Intergenerational guests are free. (Please indicate how many)

\_\_\_\_\_

\_\_\_\_\_

Core Creek Park, Langhorne

### MONDAY, JUNE 14

- Virtual Tai Chi 10 am-11 am

- Virtual DelVal Games 12 pm-1 pm

Scavenger Hunt

### TUESDAY, JUNE 15

#### Darts 10 am-2 pm

- Single  Mixed Doubles

Preferred Partner\* \_\_\_\_\_

- Horseshoes 10 am-2 pm

Bensalem Senior Center, Bensalem

### WEDNESDAY, JUNE 16

- Bocce 10 am-2 pm

Northampton Senior Center, Richboro

### THURSDAY, JUNE 17

- Virtual DelVal Games 10 am-11 pm

Trivia

### FRIDAY, JUNE 18

- Virtual Chair Yoga 10 am-11 am

- Bocce 10 am-2 pm

Middletown Senior Center, Levittown

### SATURDAY, JUNE 19

#### Track and Field 8:30 am-12 pm

Central Bucks South High School, Warrington

- Mile Run: 8:45 am  Mile Walk: 9:00 am

- 100m Run: 9:30 am  400m Run: 9:45 am

- Discus: 9-10:30 am  Shotput: 9-10:30 am

- Long Jump: 9-10:30 am

- Pickleball Round Robin Tournament 9 am-2 pm

Camp Curiosity, Doylestown (\$25 Fee)

#### COVID-19 SAFETY INFORMATION

##### Following CDC guidelines, all participants must:

- Wear a facemask
- Remain 6 ft. apart from others
- Wash hands or use hand sanitizer in between events

Total Enclosed Cash: \$ \_\_\_\_\_ Total Enclosed Check: \$ \_\_\_\_\_ Check #: \_\_\_\_\_

Make checks payable to: **Bucks County Foundation for Aging • c/o Senior Games**  
55 East Court Street, Fl. 3, Doylestown, PA 18901

# How to Enroll in Medicare During the Coronavirus Public Health Emergency

During the coronavirus public health emergency, many local Social Security offices are closed to public, but services are available online and over the phone. If you need help from Social Security:

- See if you can fulfill your request online at [www.socialsecurity.gov/onlineservices](http://www.socialsecurity.gov/onlineservices)
- Call the national Social Security Administration helpline at 800-772-1213

Social Security processes Medicare enrollment applications. Most people can use the online application to apply for Medicare Part A and Part B for the first time.

## **If you cannot enroll in Medicare online, here is what you should do:**

- 1. Contact your local Social Security office.** Although local offices may be closed to the public, they should still be able to receive mail and process enrollment paperwork.
- 2. Gather necessary paperwork.** To enroll in Part B, first you should complete form **CMS 40B**, the application for Medicare enrollment. It is available online at [www.ssa.gov](http://www.ssa.gov)

If you had creditable employer-based insurance, you must also submit:

- Form **CMS L564**, available at [www.ssa.gov](http://www.ssa.gov). An employer usually fills out Section B of the form. Due to Coronavirus, you are allowed to fill out Section B if your employer is unavailable to do so.
- **Proof of employment or health insurance coverage must be included!** Examples of this proof include:

- Income tax returns that show health insurance premiums paid
- W-2s reflecting pre-tax medical contributions
- Pay stubs that show health insurance premiums were deducted
- Health insurance cards that show the date the policy began
- Explanations of benefits paid by the job-based insurance
- Statements or receipts that show you paid health insurance premiums



- 3. Send paperwork to your local office by certified mail.** When you use certified mail, you get a receipt and confirmation that your mail was delivered, which can be helpful in case there are any problems with your enrollment. If you cannot get to the post office, you can access Priority Mail from home, which provides tracking information but no confirmation receipt.

## **If you need more time to enroll in Medicare, you may be able to use equitable relief.**

Medicare has made temporary changes to a process called “equitable relief” so that you can request more time to enroll in Medicare Part B (or premium Part A).

To request equitable relief, submit your enrollment paperwork to Social Security by following the steps above. In the remarks section of Form CMS 40B write that you are requesting equitable relief.

Contact the Bucks County **APPRISE Program** at **267-880-5700** if you need help enrolling in Medicare.

Bucks County Area Agency on Aging  
55 E. Court St., Floor 3  
Doylestown, PA 18901

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## Bucks County Area Agency on Aging

55 E. Court St., Floor 3, Doylestown, PA 18901

Phone: 267-880-5700 Fax: 215-348-7827 E-mail: [aging@buckscounty.org](mailto:aging@buckscounty.org)

Elder Abuse Hotline: 1-800-243-3767, available 24 hours a day

Website: [www.buckscounty.org](http://www.buckscounty.org)

Office Hours: 8:30 AM - 4:30 PM, Monday - Friday

### **The Area Agency on Aging offers more than 20 programs to help older adults and their families in Bucks County. Services include:**

- Information and Assistance
- Care Management
- Assessment & Care Planning
- In-Home Services
- Volunteer Opportunities
- Community Presentations
- Adult Day Service
- Employment Assistance
- Health Insurance Counseling
- Transportation
- Caregiver Support
- Outreach
- Senior Centers
- Ombudsman Services
- Protective Services
- Nutritional Services
- Legal Services

### **Toll-Free Numbers (when calling from within Bucks County)**

Lower and Upper Bucks

1-888-942-8257

Central Bucks

267-880-5700



Please visit our Facebook page at  
Bucks County Area Agency on  
Aging@bcaging.