

Action Plans

vs.

Goals

An Action Plan breaks down a goal into small achievable steps.

Action Plans are important self-management tools used to accomplish bigger goals.

Action Plans are something you want to do.

Action Plans are specific and achievable.

Action Plans answer the following questions:

What?

How much? (time, distance, amount)

When? (time, distance, amount)

How often? (number of days in the week)

Action Plans need to have a confidence level of 7 or more.

On the way to bigger things.....

Goals

Fulfilled

Achievements

Accomplishments

Have a Goal you want to reach?

Start with an Action Plan and build from there. One step at a time.



Involved Aging: News and Announcements

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CAREGIVERS BEWARE! YOU MAY BE THE TARGET OF A SCAM.

As a caregiver for a family member with special health needs, you know that shopping, making meals, or just regularly spending time with someone who can't get out much can profoundly improve their quality of life.

But being a caregiver is stressful, and scammers know that, too. In fact, dishonest companies will say almost anything to get you to buy their product or service. So, as part of National Family Caregiver's month, here are steps to take before you buy any health product or service — for yourself or someone else.

- **Do some research.** Search for the name of the treatment or product online, plus the words "review," "complaint," or "scam."
- **Ask a health professional first.** Find out:
 - Does this product or treatment actually work?
 - What's the scientific evidence?
 - How will it interact with other supplements or drugs the person you're caring for takes?
- **Be skeptical about products that come with guarantees or promises.** Some companies want to take advantage of your hope.
- **Know that "natural" doesn't mean either safe or effective.** In fact, "natural" can be both harmful and ineffective. And some "natural" products might interfere with proven treatments recommended by a doctor.
- **Evaluate the claims.** Ads must be truthful, not misleading. But remember, you are the best defense against health scams. Don't assume that some government agency has approved a claim just because you see it in an ad.
- **Know that the government wouldn't hide proven remedies from you.** If an ad offers a treatment that the seller claims the government or pharmaceutical industry doesn't want you to know about, it's a scam.

If you think you've spotted a health scam, tell your friends and family about it. Then tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud). Your reports help the FTC and our law enforcement partners build cases and stop scammers.

Action plans are ways to accomplish goals. Goals are the final results of several action plans. In our Living a Healthy Life classes we teach you how to set action plans that can be accomplished and help you gain confidence to take control of your health, manage symptoms, problem solve and more.

Each class meets for 2.5 hours every week for 6 weeks. To find out more about our upcoming Living a Healthy Life classes call Maria:

435-673-3548 X103.

NEW MEDICARE COSTS FOR



IMPORTANT COSTS TO KNOW:

PART B PREMIUM | INCREASING FROM \$148.50 TO \$170.10

PART B DEDUCTIBLE | INCREASING FROM \$203 TO \$233

PART A DEDUCTIBLE | INCREASING FROM \$1484 TO \$1557

- In October, the Social Security Administration announced a 5.9% cost of living increase, the largest increase in 40 years. With a large COLA, Medicare costs were expected to increase as well. In November, the Center for Medicare and Medicaid Services announced the 2022 Medicare costs.
- The Part B Premium will increase 14.5% to \$170.10. The annual deductible for Part B is also increasing by \$30 to \$233. In addition to Part B costs, hospital costs under Medicare Part A are set to increase in 2022 as well. The inpatient deductible is increasing to \$1556, an increase of \$72 with additional increases for each day over 60 days. The skilled nursing facility coinsurance for days 21-100 is also increasing by \$9.00 per day to \$194.50.
- According to the Center for Medicare and Medicaid Services, the reason for the significant increase is due to rising prices as well as increased utilization for healthcare. By law, the Part B premium must equal 25% of the estimated cost for Part B services. With increased costs expected for 2022, the Part B premium had to increase. One way to help limit the increase in Medicare costs from year to year is to help prevent healthcare fraud. It is estimated that 10% of Medicare spending is fraudulent. By reviewing your claims, you can help reduce fraud, lowering Medicare costs for everyone.
- If you have limited income and resources, you may qualify for assistance paying the Part B premium. To find out if you may qualify or to get help applying for assistance, contact the SHIP program at

435-673-3548.



STRETCH YOUR FOOD BUDGET

Through funding from the National Council on Aging, the Benefits Enrollment Center connects seniors to programs that can help them afford food, utilities, medicine and more.

Want to get the biggest nutritional bang for your buck? The Supplemental Nutrition Assistance Program (SNAP) can help you afford healthy food when you need it. Over 4 million older Americans use SNAP to buy food, and the average senior receives \$113 each month. Contact bec@fivecounty.utah.gov to see if the program can help you.

The Tip Jar

Both the Benefits Enrollment Center (BEC) and the State Health Insurance Assistance Program (SHIP) at AAA-Five County can help to screen and assist you with publicly available benefits for which you might be eligible. To start the process, simply contact us at

435-673-3548.