



# North Austin Chapter 2700

P O Box 201898

Austin Texas 78720

<http://www.AARPChapter2700.com>

July-August 2017  
Newsletter  
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*The founding principles of AARP are: To promote independence, dignity and purpose for older persons, to enhance the quality of life for older persons, and to encourage older people "To serve, not to be served."*

### AFFORDABLE CARE ACT (from AARP's website)

Senators in Congress are still be fighting over a replacement for the Affordable Care Act.

While there was insufficient support for the Better Care Reconciliation Act (BCRA) before the July 4 recess, Majority Leader Mitch McConnell, R-KY, said the Senate would take up the matter again after returning.

AARP has asked that the Senate do away with the proposed BCRA and start from scratch.

The AARP has opposed the BCRA since it was unveiled and has launched a nationwide online and TV campaign. One reason for the opposition is that the higher premiums proposed will be used to fund the \$33 Billion in tax breaks from 2019 to 2028 for the 400 wealthiest households in the nation. Those households on average earn more than \$300 million a year. The BCRA also would leave more than 22 million more people uninsured.

Other reasons for AARP opposition include:

■ **The BCRA would levy what AARP calls an "age tax."** Older people could be charged up to five times as much as younger people for health insurance. Seniors would also receive less in tax credits. This would especially hurt those under 65 who don't yet qualify for Medicare.

■ **You would pay more for insurance.** If you are 64 years old and earn \$56,800 a year and don't have health insurance from your employer, you must buy it on the individual market. Under current law, you would pay about \$6,800 a year for the so-called silver plan, a standard benchmark plan that covers most health care services people need. Under the Senate proposal, your premium would jump to \$20,500.

■ **Your insurance might not cover all the services you need.** The BCRA lets states opt out of mandating coverage of basic medical services, known as essential health benefits. That helps treat illnesses such as heart disease, diabetes and cancer. You may have to pay more out of pocket. Current law requires insurance to pay for hospital stays, prescription drugs and lab tests. We could lose that.

■ **We could lose Medicaid coverage.** The BCRA cuts \$772 Billion from Medicaid over 10 years. The nonpartisan Congressional Budget Office estimates 15 million fewer people would receive care. Older people would be severely hurt. About two-thirds of nursing home residents rely on Medicaid to pay for their care.

■ **We could lose some Medicare services.** The BCRA calls for the payroll tax repeal to high-income individuals, which means a loss of \$58.6 Billion to Medicare.

■ **Your employer might cap some of your current insurance benefits.** If you live in a state that takes advantage of the ability to eliminate guaranteed essential health benefits, insurers could once again place annual and lifetime limits on some important benefits. Your insurance could legally refuse to pay for all your treatments for illnesses such as cancer.

■ **What can we do?** The AARP needs your help in stopping the legislation from going forward. Please call 1-844-259-9351 now and urge on the BCRA in its current form and to start from scratch.

### NEXT CHAPTER 2700 MEETINGS

**DATE:**

Thursday, Thursday, July 20th **ELDER ATTORNEY**  
Thursday, August 17th **AARP VENDOR DAY**

**PLACE:**

Bethany United Methodist Church  
10010 Anderson Mill Rd  
Austin, TX 78750

**SOCIAL TIME:** 2:00 pm

**MEETING TIME:** 2:30 pm

All board meetings are open to the membership!

### 2017 OFFICERS

**President:** Enedelia Obregon.....512-331-1890

**Vice President:** Dot Clark.....512-460-9946

**Secretary:** Carol Stimson.....512-331-0095

**Treasurer:** Leslie Ashton.....512-750-1513

### BOARD OF DIRECTORS

Bea Bates	Argie Horn	Laura Shell
Connie Dunn	Phil Horn	Kitty Traylor
Doris Hill	Dixie Saxon	Chinell Williams

### COMMITTEE CHAIRS

**Check-In:** Nelda Lee 512-451-1019

**Check-In:** Doris Hill 512-452-7325

**Membership Sign Up:** Hilda Venema & Martha Dyess  
512-837-4052

**Membership &**

**Website Chair:** Judy Devore 512-420-9494

**Co-Chair:** Phil Horn 512-219-1999

**Legislative Chair:** Enedelia Obregon 512-331-1890

**Programs:** Various Board Members

**Community Service:** Vacant

**Sympathy:** Barbara Bishop 512-926-4256

**Telephone Chair:** Bea Bates 512-258-4088

**Volunteer Hours:** Carolyn Hunt 512-834-0528

**Refreshments:** Randi Parker 512-258-0039

**Travel Chair:** Connie Dunn 512-497-2897

**Travel Treasurer:** Dixie Saxon 512-944-6011

**Newsletter Editor:** Kitty Traylor 512-569-9479

[kittytraylor@gmail.com](mailto:kittytraylor@gmail.com)

## **PROGRAM JULY 20th**

### **FIVE LEGAL DOCUMENTS EVERYONE OVER 21 MUST HAVE**

Mark C. Tarrant, Attorney, specializes in elder law. He can assist with Estate Planning, Wills, Trusts, Probates, Medicaid Asset Protection and VA Aid and Attendant Benefits Assessments.

These five Texas legal documents are your assurance that you will be cared for according to your wishes:

Durable Financial Power of Attorney.  
Medical Power of Attorney  
HIPPA Release Form  
Advanced Directive  
Declaration of Guardian.

Mark explains the importance of having these documents at hand if, and ever, you are in the situation that you can't effectively communicate with your family, care givers or the medical community. These documents will explain what your wishes are. These documents designate who has authority to make decisions in case you are incapacitated. The documents should be periodically reviewed and up-dated if necessary.

*Board Sponsor: Dot Clark*

## **UPCOMING PROGRAMS**

### **AUGUST 17th**

#### **AARP VENDOR DAY**

There will be LOTS OF PRIZES and GIVEAWAYS! Great Vendors for you to get terrific information about different topics! Texas AARP Advocacy Staff Volunteer Team member Mary Ragland will present an update on Texas AARP legislative accomplishments. She will also provide an update on the national Chapter Advisory Team activities, including the monthly AARP Region conference calls to provide assistance to chapter leaders, and report on a research study of successful chapters the team recently conducted.

#### **FREE SNACKS AND DRINKS, COME AND JOIN US!**

*Sponsor: AARP Team Council (Austin Area Chapters)*

### **SEPTEMBER 21st**

#### **OVERWHELMED BY MEDICARE OPTIONS?**

All your questions will be answered on **Medicare 2018** by our speaker **Randy Hsi** of Health Markets.

So much to consider - Original Medicare, Medicare Advantage, Supplements, Drug Program. Which program best meets my needs? Randy can answer those questions.

Open enrollment opens in the next few months. Be an informed Medicare participant so you can select the program best suited to YOU!

Come...Be Wise!

*Board Sponsor: Dot Clark*

## **6 MYTHS ABOUT ELDER ABUSE (Edited)**

by Emily Gurnon ([www.nextavenue.org](http://www.nextavenue.org))

### **Myth No. 1: Most elder abuse occurs in nursing homes.**

**Fact:** Most elder abuse occurs at home, with family members and other loved ones as the perpetrators.

"The sad reality is in most cases it's someone they know and trust," said Betsy Crimmins, senior attorney in the elder, health and disability unit of Greater Boston Legal Services. "In almost all the cases ... it's not some stranger calling from Florida. It's a grandson, niece, daughter, pastor in a church. People they put their trust in to not take advantage and harm them."

### **Myth No. 2: If an older person is being abused physically, it will be obvious.**

**Fact:** Even physical abuse may be invisible.

"People can twist somebody's arm or something and leave no marks," said Kate Wilber, a professor of gerontology at the University of Southern California, whose research has focused in part on elder abuse.

Another problem: some people may interpret bruises and other physical signs as the result of age-related issues, such as an increased risk of falls. Or an older adult who is being denied food may lose weight, but loved ones and even doctors may assume that's due to other physical ailments.

### **Myth No. 3: Educated people don't fall for scams.**

**Fact:** Con artists know how to fool even smart people.

And too often, older adults of all education levels are the target of scams — whether over the telephone, by bogus "repair" people knocking on their doors or through the mail. Typical frauds include callers who say the older adults [owe money to the Internal Revenue Service](#) and if they don't pay, they will be arrested. Others are perpetrated through dating websites. And in the so-called [grandparents scam](#), a caller impersonates a young relative and claims to need financial help to get out of jail overseas, for instance.

### **Myth No. 4: If older people say they are not being abused, it didn't happen.**

**Fact:** Many elder abuse victims decide not to tell anyone what happened to them, experts say.

Many don't report the abuse because they are afraid of getting a loved one in trouble. Some don't report the truth because they worry the alternative — such as going to a nursing home — would be worse. "That's a huge fear that people have," Wilber said. "It's kind of in the ozone that if you report and they come in and investigate and find out you're vulnerable, then you get a one-way ticket to a facility."

### **Myth No. 5: Elder abuse is no big deal.**

**Fact:** One in 10 older adults in the U.S. is abused, according to the 2010 [National Elder Mistreatment Study](#). Elder abuse also can have serious health consequences for victims, including increased risk of disease, death, institutionalization and hospital admission, their study said. Yet far fewer resources are devoted to [prosecuting and preventing elder abuse](#).

Ageism is one of the root causes of elder abuse. Younger people may assume, "Of course he's depressed — he's 80!" Or they may think that older people don't recover from illnesses, so providing help is futile. Some believe that resources should not be spent on the old.

### **Myth No. 6: Caregivers who abuse do so because they are stressed.**

**Fact:** Caregiver stress is real. But blaming elder abuse on stress shifts the responsibility away from the abuser, experts say.

"We all know that taking care of a loved one with Alzheimer's [in particular] is probably one of the most taxing, most difficult, frustrating duties you can do, and there are instances where somebody has lost it and has overreacted. But in the typical elder abuse case, the abuser is dependent on an older parent or other relative, often for the roof over his or her head — though the abuser may claim he or she is providing care. In addition, the vast majority of family caregivers do not abuse their loved ones.

With large numbers of boomers moving into old age and living longer than previous generations did, we will see many more vulnerable people living in our neighborhoods, Crimmins said. And we need to help ensure both their independence and their safety. "It's a conversation that's really not being had on a national level right now," she said.



## 2017 TRAVEL OPPORTUNITIES

Travel Committee:  
Connie Dunn, Dixie Saxon, Judy Devore

All costs listed are per person based on double occupancy and \$75 Deposit Required to Hold Your Reservation. For Diamond Tours additional costs for single occupancy and trip insurance is available.

**Mail deposits to: AARP Chapter 2700  
P.O. Box 201898 Austin, Texas 78720**

### COLORADO SPRINGS AND GARDEN OF THE GODS September 23 - October 1, 2017

8 nights lodging including 4 consecutive nights in Scenic Colorado. Includes 14 meals (8 breakfasts and 6 dinners), Tour of the **GARDEN OF THE GODS**, visit the United States **AIR FORCE ACADEMY**, see Colorado's natural wonder, The **ROYAL GORGE**, visit historic **MANITOU SPRINGS** at the foot of famous **PIKE'S PEAK**, guided tour of Colorado Springs, admission to the **GLEN EYRIE CASTLE**, and much more. Deposit of \$75 due at sign up. Group leaders Dixie Saxon [512-944-6011](tel:512-944-6011) and Connie Dunn [512-497-2897](tel:512-497-2897) COST \$783.

**(Openings Available)**

### NEW ORLEANS November 6 - 11, 2017

5 nights lodging including 3 consecutive nights in the New Orleans area. Includes 8 meals (5 breakfasts and 3 dinners), guided tour of New Orleans, National World War II Museum, guided tour of a Louisiana plantation, admission to Mardi Gras World, a riverboat cruise on the Mississippi River and much more. Deposit of \$75 due at signup. Group leaders: Dixie Saxon [512-944-6011](tel:512-944-6011) and Judy Devore [512-415-7375](tel:512-415-7375).

**(Wait List Only)**

**Don't forget to sign up on the wait lists.**

Visit our **AARP North Austin Chapter 2700 Website** to see pictures of our wonderful trips!

**Photos for the website:** As we go forward, we will keep the most recent trip photos on the website. Check out Bruce Bogart's pictures from the Pigeon Ford trip. And if anyone has photos of the Amelia Island trip, and can upload them to some place such as:

<https://photos.google.com/>.

Share the link with us and we can post that to our website.

## NOTE:

**There will be drawings for prizes at our meetings. You have to be present to receive the prize!**

## MEMBERSHIP

As of July 1, 2017 we had 320 paid members of chapter 2700.

If you are **not** getting the newsletter by email or by snail mail, plus email notices from the travel committee, it may be because your email is not correct on our list, or you have not paid your dues for the year (AARP National must also be current). Dues for Chapter 2700 are due in for January for the new year.

Please check the list at the meeting for any corrections or call Judy Devore @ 512-420-9494!



## SYMPATHY, ETC.

If you or someone you know has a health problem, surgery, death, etc., and would like to be sent a card, please contact Barbara Bishop. If you wish to be listed in the newsletter, please contact Kitty Traylor.

If you have a question regarding Chapter 2700, please contact the chairperson responsible listed in this newsletter.

**Also, if you would like to comment/change anything with Chapter 2700, please feel free to let us know.**

### **SHEDDING LIGHT ON NIGHT VISION AS WE AGE**

<https://www.getold.com/shedding-light-on-night-vision-as-we-age>

by Shelly Levitt

Unlike cats, foxes or owls, humans are not nocturnal creatures. That becomes abundantly clear when driving at night becomes more difficult. "We're wired to see best during the day," says Thomas Steinemann, MD, a Cleveland, Ohio, ophthalmologist and clinical spokesperson for the American Academy of Ophthalmology. "That's true at any age, but especially so in middle age and beyond when complaints about nighttime driving are common. People come in and say they're finding it hard to see in the glare of headlights or they're having trouble reading road signs."

As we age, natural changes in the eye make it harder to see in darkness. Here's how to help manage this gradual change:

#### **Do everything you can to promote clarity of vision.**

- Eat a balanced diet that's rich in colorful fruits and vegetables so you get a range of vision-friendly nutrients like lutein, zeaxanthin and zinc (cooked spinach is a great example of a food rich in these nutrients).
- Always wear sunglasses during bright days to protect your eyes from the sun's ultraviolet light. Look for sunglasses with a tag or sticker that says they block out 99 to 100 percent of both UVA and UVB rays.
- Don't smoke; smoking has been linked to an increased risk of both cataracts and age-related macular degeneration.
- Get a thorough eye exam annually. Talk to your doctor about any problems you might be having with your eyes or vision.

#### **Practice road safety**

- Make plans ahead of time to minimize driving at night, especially on unfamiliar roads.
- Keep your windshield and your glasses, if you wear them, clean and free from grime.
- Follow AAA's tips for seniors on driving at night and managing glare. These include: Reducing your speed at night to the far reaches of your headlights, which means maintaining a following distance of four or more seconds behind the car in front of you. Keep your eyes moving so you're not focusing on the stream of headlights in front of you. Use the painted edge lines on highway lanes to guide you.
- Use Roadwise Rx, a free online tool developed by the AAA Foundation for Traffic Safety to check how prescriptions or over-the-counter medications may be affecting your driving.

#### **Avoid accidents at home**

- Use nightlights in hallways and bathrooms to prevent falls when you get up in the middle of the night.
- Keep your path clear of hazards, such as loose rugs or objects, like suitcases you haven't stashed in the closet, that you trip over.
- Take your time getting out of bed in the middle of the night. When you move from a lying position to a standing one, you can throw off your balance for a few seconds.
- Bring a flashlight along if you go outside at night—or use the flashlight on your cell phone. "Uneven sidewalks or unexpected obstacles can be especially dangerous in the dark," says Steinemann.

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