



# ZOE Life<sup>TM</sup> magazine

*Pursuing Vitality Through a Full, Active  
and Purposeful Life*

**Class of 2021**



**Back to School**  
p. 3

**Be Positive and  
Awe-Inspired**  
p. 3

**Glencroft<sup>TM</sup>**  
CENTER FOR MODERN AGING



# You've Proven Them Wrong. All of Them!

CONGRATULATIONS to the inaugural graduating class of Glencroft University. Six Pillars, 48 classes, and at least 12 volunteer hours. An amazing program for awe-inspiring people summed up in a few short words written to describe the "mission-based competencies" in your learning brochure. They tell a beautiful story in and of themselves. Even without the full description, I believe those who know you will see your accomplishments as they hear these words associated with each of the six pillars—Spiritual: Understand, Emotional: Develop, Physical: Strive, Social: Gain, Intellectual: Acquire, Vocational: Give Back.

As if accomplishing all of this was not enough, imagine doing so during the COVID-19 pandemic! You, of all people, had many viable excuses not to finish, and yet you are Graduates. Pillars complete.

There is even a bigger message at play here: our ageist society believes that once you reach a certain age, that's it for you. They believe that you are simply waiting until you waste away and die.

You know that life-long learning is important. You walk the walk and not merely talk a big game. You know that you can, until you draw your last breath here on this earth, strive to be better, learn more, and treat others with kindness. You know that you can do and be more than perhaps you thought you could be.

Gandhi spoke about man becoming what he believes himself to be. You believed yourselves to be scholars and here you are: scholars. You believed yourselves to be competent and able to achieve and here you are: achievers. You believed yourselves to be worth more, and here you are: worthy.

You proved anyone wrong who said this was too much of a commitment or unattainable wrong. You searched your hearts and found the materials that you learned, discovered how they applied to yourselves, became more aware of yourselves and others, and learned the skills necessary to become an even better person.

You have given me more than I could have ever given you. We celebrate you and your presence, especially in this complicated world.

Melissa Flint, *Psy.D. FT, CCTP, Associate Professor* *Midwestern University*



# TABLE OF CONTENTS

## **03** Back to School

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## **08** Why Science Education for Seniors is a Boon for them—and for Everyone Else

---

## **12** Be Positive and "Awe-Inspired"

---

## **16** Zoe Recipes

---

## **18** Local Help Navigating Medicare

---

## **19** Understanding Medicare Documents

---

## **21** Q&A with Dr. Pamela Potter – Alzheimer's Disease

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# Back to SCHOOL



By Steve Heller, *Vice President & Director of Zoelife Operations*

Graduating from anything in life is a huge deal. It shows initiative and commitment, and reveals to others the value you place on learning, growing, and succeeding.

Too often, as we grow older, the value of continuing education decreases. The idea of going back to school or learning something entirely new is met with rolled eyes and a tentative “good luck.” The pursuit of knowledge is a beautiful thing. Apart from just keeping busy or staying social, education, no matter the

age, sparks curiosity and forces us to use our most powerful asset—our mind. There’s no shortage of research proving how important it is to stay sharp and never stop learning; lifelong learning is connected to improved cognitive function, healthy emotional wellbeing, and positive self-perception.



## One misconception about learning later in life is that older adults don't make great students.

One misconception about learning later in life is that older adults don't make great students. "You can't teach an old dog new tricks," as the saying goes. But this isn't true, and now we have the science to back it up.

While younger minds are quick and computational, able to produce new ideas in a rapid-fire manner, scientists have discovered that older people are more reflective and philosophical. All this to say, younger people aren't better students or

better thinkers—they just process things differently.

Glencroft University and ZoeLife were born out of this mindset. Our innovative approach to senior living has made us realize how important to educate and empower people to age successfully. We aim to provide the opportunity for our students to learn and redefine their life's purpose and direction. The idea of helping people realize their value and worth at any age is our call to action! Glencroft University is a blueprint that transforms the way the entire senior living community educates and empowers its residents to redefine themselves and age successfully. Furthermore, both ZoeLife and Glencroft University are founded on the belief that successful aging can be attained by

## Our innovative approach to senior living has made us realize how important it is to educate and empower people to age successfully.





## Senior Quote

**Glencroft University was created by a team that is not afraid of committing resources and time to help us continue to improve ourselves. Whether it's the customized workouts, lectures, or the Zoe-inspired meals, all of them have one thing in common: they are done to help us age successfully.**

**I am proud and excited to be one of the first to graduate from Glencroft University!**

**– Barbara L.**

engaging the mind, working the body, and honing in on the spiritual journey. When all three aspects work together, the result is nothing short of amazing. As C.S. Lewis said so eloquently, “education without values, as useful as it is, seems rather to make man a more clever devil.”

**Studies have shown that older adults who keep learning are less likely to develop dementia or Alzheimer’s.**

The science behind continuing education is clear—when you learn something at any age, your brain produces new cells and builds new cellular connections. The

process is more complex and technical than it may seem, with hundreds of connections forming, working, and dying simultaneously. Still, studies have shown that older adults who keep learning are less likely to develop dementia or Alzheimer’s. Additionally, challenging yourself with new subject matters can be highly rewarding. When you are engaged in a subject and feel successful in your work, your brain produces some of the same chemicals as falling in love! Thus, education in later life is a way to form a real emotional connection to new experiences and information. Those feelings can positively impact how you perceive other activities in your day-to-day life.



## Senior Quote

**I never want to stop learning! And attending the classes offered at Glencroft University—courses from legal issues to learning that dementia and hearing loss are possibly connected—keeps me learning. Even if I have to repeat a class, I learn something new.**

**– Jean V.**



## September 8th, 2021, our first graduating class of Glencroft University walked across the stage and received their much-anticipated diploma.

Concerning continuing education and the various platforms for learning, Glencroft University took all three types of education platforms—formal, informal, and life experiences—and merged them together to create a platform that takes the best of each.

Formal education is a traditional and straightforward way to approach lifelong learning. The curriculum is the most rigorous in this setting and often results in a new credential or a degree. In an informal educational platform, learning takes place in a dedicated environment and in group settings; however, this does not always result in a formal certification or award after completion. This style of education hinges on self-motivation. Finally, life experiences are something we're all familiar with but don't even realize is happening—learning from our experiences. This is unconscious information gathering, something most people do throughout their lives.

Our approach merged all three to provide an incentive to students, in the form of a diploma, to graduate. At the same time, we strove to make the process stress-free and not test-driven. The goal was to provide a platform for what our residents call "joyful learning."

The result of all of this for the Glencroft Center for Modern Aging campus was a group of motivated residents with one common goal: to accrue enough credits within the university platform to graduate from Glencroft University. In order to graduate, residents had to accrue eight credit hours for each of the following Pillars of ZOELife: Spiritual, Emotional, Physical, Intellectual, and Social. In addition to the eight credit hours for each Pillar, 12 volunteer hours had to be rendered to get credit for the Vocational Pillar. To many residents involved in this education platform, this three-year journey became a driving force in continuing to work towards graduation, even as the COVID-19 pandemic hit.



### Senior Quote

**Glencroft University surpassed my expectations! The Pillars, the instructors, and the goals help me maintain a wholesome self and not just an occupied self. The graduation ceremony, with its commencement address, proper emcees, caps and tassels, etc., shows that Glencroft is committed to excellence. I'm proud to be a graduate of Glencroft University!**

**– Teresa Y.**



## Senior Quote

**Only Glencroft knows how to make each graduate feel special. The graduation ceremony was a festive display of how important the program is to the residents' wellbeing. The presenters were well-chosen for their knowledge and ability to communicate with seniors. I have personally used the information from the lectures to better my outlook and pass it on to others. My heartfelt thanks goes out to ZoeLife. I hope Glencroft grows and continues to be helpful to all future residents.**

**– Barbra F.**

Finally, on September 8th, 2021, our first graduating class of Glencroft University walked across the stage and received their much-anticipated diploma. These 12 students completed something that no one can take away from them. For some of them who had never graduated past high school, the idea of walking across the stage with their family cheering them on motivated them to keep learning during the crazy year that was 2020. For some, the idea of completing something they had already started was motivation in itself. For others, just the thought of learning new things was inspiring enough.

We are thrilled that this platform has struck a chord with our residents and our community as a whole. With over 200 residents actively accruing credits, the next graduating class will receive their diplomas after the 2021 fall semester. We could not execute these classes without the help of some amazing individuals who continue to donate their time and expertise to teach our residents.

As the graduation celebration came to a close and the last piece of cake was served, one thing stuck out to me; the smiles on the graduates' and their family's faces. This event was truly amazing. I cannot wait for the next one! 🌈



## Senior Quote

**It's always nice and satisfying to be in a group that is the first to accomplish something. It's satisfying to be a part of such a successful program as ZoeLife. I'm happy that Glencroft and ZoeLife provide a forum where the residents can learn.**

**– Tom G.**



# Why science education for seniors is a boon for them—and for everyone else

## Scientific literacy for the elderly has a host of societal benefits

By Brianna Bibel, *salon.com*

**A common SciComm (A Science Communication Conference) exercise is to instruct scientists to describe something as if we were explaining it to our grandmother. But how often do scientists actually explain science to their grandparents? Or to any senior citizens?**

That should change. The global population is aging—it's expected that over 21 percent of people worldwide will be over the age of 60 by the year 2050—but this large and growing portion of society is often left out of science outreach. Many STEM (science, technology, engineering, and mathematics) outreach initiatives target K-12 students with the idea that our resources are best spent raising a scientifically literate and innovative next generation.

While it's certainly vital to instill a passion for science and data in our youths, we should also be devoting resources and effort to teaching our oldest members of society about them.

It's true that even "healthy" aging is accompanied by physical and chemical changes in the brain. As we grow older,

the branching network of neurons in our brains starts to get disrupted, making it harder for our brains' different regions to talk to each other. Thankfully, our brains are flexible, and, when some pathways get dead-ended, our brains are able to find alternatives, with older brains sometimes recruiting entirely different regions of the brain than younger brains doing the same task. The messages might take longer to reach the right destination, so senior citizens might have difficulty responding quickly, especially when they're faced with new information and unfamiliar circumstances.

But the "cognitive reserve" theory, supported by mounting evidence, proposes that engaging the brain throughout life strengthens the neuronal network so it can better withstand the effects of age. Even

## **... engaging the brain throughout life strengthens the neuronal network so it can better withstand the effects of age.**

in advanced age, giving our brains a “workout” can still let neurons make new connections—and potentially even add whole new neurons—allowing us to learn new information. And, regardless of cognitive capacity, this learning has demonstrable physical, psychological, and social benefits.

### **Increase science-literate voting**

So, while science has backed up what seniors have been showing us for years - that they can (and many want to) learn, resources for teaching older adults have been limited. A common opinion is that money is better spent on educating children who still have a whole lifetime ahead of them. These children might have years to influence policy, but they also have years before they can. Senior citizens, on the other hand, can and do vote—in large numbers.

This voting population shouldn't be overlooked, especially with the many recent changes in science and environmental policy as well as numerous important science policy issues on the ballots. Whether it's voting directly on policies such as banning plastic bags or electing officials who will have a say in wider policy decisions, such as how government confronts the opioid epidemic, it is important that citizens have at least a basic understanding of the science behind the issues when they head to the voting center.

Many of the STEM issues up for debate—from CRISPR gene editing to personalized DNA kits, data security to genetic privacy—didn't even exist during the Greatest Generation's formative schooling years. Without a proper education about these issues, people are often left deciding how to vote based on how their friends are voting, political ads they've seen, or “gut feelings.” But even people with prior beliefs can change their minds when taught the science behind the issues. A recent study, for example, showed that, regardless of their political and religious background, people who understood evolution were more likely to accept it. If we take time to teach people, they can make better informed decisions at the ballot box.

### **Save healthcare dollars**

Another compelling argument for senior science literacy is that it would help mitigate a looming healthcare catastrophe. Our population is aging rapidly in a society that wasn't built for longevity and is therefore ill-prepared to handle the associated increase in healthcare costs. But many of these costs can be prevented while improving older peoples' well-being. Senior citizens are often subjected to “polypharmacy”—prescribed many drugs at once, some of which can cross-react or have serious side-effects on their own.

One in 25 older adults are at risk for such negative drug-drug interactions, and many of the drugs involved aren't



even necessary for the patient taking them: almost half of older adults take at least one medication they don't need. Half of the potential adverse interactions involve non-prescription compounds such as over-the-counter medications and vitamin supplements. "Dietary supplements" are heavily marketed to the elderly with little oversight or educational information provided to the consumers.

### **Classes in medical literacy could help seniors better understand the science and evidence behind the drugs they're taking.**

Classes in medical literacy could help seniors better understand the science and evidence, or lack thereof, behind the drugs they're taking, empowering them as patients and helping reduce their medical costs (physical and monetary).

Simply attending such talks can have another benefit—keeping seniors socially engaged. As our neuronal networks shrink, so, all too often, do our social networks. Retirement can lead to social isolation, which has been linked to health problems including heart disease and early death, adding an estimated \$6.7 billion a year in Medicare spending. Social networks can help seniors access care, like providing rides to doctors' appointments, and friends can pick up on potential warning signs of health problems. But it's not just the physical acts providing the benefits. Simply feeling lonely is a risk

factor by itself—people who are lonely have increased risks of functional decline and earlier death, which is part of the reason the UK appointed a "Minister of Loneliness."

Additionally, there are numerous studies showing that social engagement late in life may delay the onset of Alzheimer's disease and other forms of dementia.

### **Collect more research data**

Senior citizens are often stereotyped as technologically adverse or worse, incompetent, but research from the Pew Institute shows that more and more seniors are taking up technology and, when they do, they're becoming highly active users. This expanding technology use can help senior citizens remain engaged in their communities and advance science in the process. Instead of retirement leading to social isolation, the ample free time that comes with it can be used to make valuable contributions to research by doing citizen science. There are many existing citizen science projects that seniors can get involved in, many of which they can even do from home. These include everything from analyzing images of distant planets for NASA to grassroots efforts to collect and process information on local air and water quality.

Local senior and community centers and organizations should actively advertise opportunities as well as keep lists of projects on-hand to give out to anyone interested. Libraries can also play a large role—many citizen science projects are

## **There are numerous studies showing that social engagement late in life may delay the onset of Alzheimer's disease and other forms of dementia.**

web-based, and libraries often provide free computer access, giving seniors without computer access at home an opportunity to engage whenever they want in a communal environment.

Even seniors with age-related cognitive impairments could participate. Take, for example, my grandma. She has dementia and doesn't remember that I'm in graduate school, let alone what I'm studying. But when I call her twice a week, I make make sure to bring up that I'm studying biochemistry. Why? Whenever she hears the word "chemistry" she lights up and tells me that she loves chemistry (though she can't remember why), then her voice falls slightly as she says she only got to take one class. One single class was enough to remain stuck when so much else has been lost.

Citizen science programs can be designed specifically for people with cognitive decline like my grandma to work closely with their caretakers. For example, maybe the senior can help keep a lookout for birds and the caretaker can record the information and provide it to researchers studying migration patterns. Scientists could even collaborate with nursing home facilities to develop infrastructure for such projects and provide periodic guidance. Similar "cognitive stimulation" has been shown to slow down cognitive decline, even in people with mild to

moderate dementia. So rather than placing additional burden on caretakers, engaging in this "extracurricular" work would pay off in the long run.

All these personal and societal benefits wouldn't be complicated or pricey to put into place. But they would be fun. Senior centers could host "science nights" where members could hear talks about topics they're interested in. In addition to being an enriching form of social engagement for the seniors, teaching senior citizens could be a great way for scientists to practice their science communication skills. (Speakers don't even need to be there in-person; recent advances in technology can make it easier than ever to virtually connect scientists with people around the globe, as evidenced by the success of the "Skype a Scientist" program, though it mainly connects scientists with classrooms.)

The fascination invoked by watching a spider spin a web or seeing our hair stand up when we rub a balloon against our head is frequently described as a "childish wonder," but there is nothing childish about the awe that science can evoke. There's nothing childish about turning on that lightbulb in my grandma's brain. Whether we're 9 or 90, science can excite us, connect us, inspire us, and benefit us. We just need to give it the chance to do so. 🌈





# Be Positive and “AWE-INSPIRED”

By Dr. Michael Murray, N.D. – [doctormurray.com](http://doctormurray.com)

The field of positive psychology is providing valuable insights on exactly how our emotions influence our lives and our physiology. One area of body function that is very closely tied to our emotional experiences is the functioning of our immune system.

Our emotional state not only influences how well we are protected from infection, but also the degree of inflammation that we may suffer from. Interestingly, the most powerful emotion in fighting inflammation is the feeling of awe.

While there have been a lot of studies on the impact of emotions on physical health, in general, these emotions are most often all lumped together. Negative emotions like grief, sadness, shame, fear, and anger are all viewed as having pretty

much the same effects. The same is true for all positive emotions grouped into the general category of optimism or positive mood. What needs to be answered is if all positive emotions are created equal, or is there a way to boost certain body functions by focusing on experiencing more of a particular positive emotion.

## Groundbreaking Research

In an effort to better understand the different effects of various positive emotions, researchers conducted two

studies at the University of California-Berkeley back in 2015. The first study featured 94 freshman undergraduates who completed a questionnaire and provided a sample of the fluid from their inner cheek (oral mucosal transudate [OMT]). In the second study, 119 freshmen completed a questionnaire on their home computers using a secure website and then went to the lab for a follow up session where OMT was collected and another questionnaire was given.<sup>1</sup>

In both studies, interleukin-6 (IL-6) was measured from OMT samples. IL-6 is an important marker for inflammation that is influenced by the immune system. Higher IL-6 levels are associated with greater inflammation. In the first study, a questionnaire known as the Positive and Negative Affect Schedule (PANAS) was used to determine emotional status. In the second study, two additional questionnaires were used, the Dispositional Positive Emotion Scale (DPES) and The Big Five Personality Inventory were added as outcomes measured in addition to PANAS.

Results from both studies, showed that positive emotions were associated with lower IL-6. In the second study, researchers were able to dig deeper into the type of positive emotion that had the most significant impact on IL-6 levels by examining the seven subscales of the DPES (awe, amusement, compassion,

contentment, joy, love, and pride). Surprisingly, they found that awe had the strongest correlation to lower levels of IL-6 compared to any of the other emotions. In fact, only the degree of awe was able to significantly predict levels of IL-6. On the day the OMT was taken in the second study, the participants who reported feeling the most awe, wonder and amazement, that day had the lowest levels of IL-6. Joy, contentment, pride and awe were all strongly correlated with lower levels of IL-6; however, awe was the strongest predictor of low IL-6 levels.

### **The Latest Studies**

Two additional studies provide some new aspects to consider. One study found that negative mood, even if it was momentary, was associated with a strong trend of increased inflammatory compounds circulating in the blood.<sup>2</sup> This may indicate that both negative and positive emotions produce immediate effects on either reducing or promoting inflammation.

### **... positive emotions produce a stronger effect on lowering inflammation.**

The other study utilized salivary markers of inflammation in young adults.<sup>3</sup> In this study, measures of negative and positive mood were created from aggregated daily measures of affect (morning and evening ratings averaged across 14 days). Higher

**One study found that negative mood, even if it was momentary, was associated with a strong trend of increased inflammatory compounds circulating in the blood.**

**... studies indicate that people who feel connected and have strong social relationships have lower levels of inflammatory markers in their blood.**

positive mood was associated with lower salivary levels of C-reactive protein (CRP), a key marker of systemic inflammation. Interestingly, negative mood was not associated with any significant effect on CRP. This difference seems to imply that positive emotions produce a stronger effect on lowering inflammation than negative emotions produce on raising inflammation, at least in young adults. Using saliva may pave the way for a lot more studies using this easier to obtain sample to analyze compared to blood.

**Awe is often linked to feelings of social connectedness and social exploration.**

**Commentary**

The takeaway message from these studies is that it stresses the importance of fostering positive feelings, especially awe, in our lives to reduce inflammation as well as positively influence the immune system.

Awe is often linked to feelings of social connectedness and social exploration. So from a practical perspective, the first step is to become more socially engaged. This goal is especially important if you are older and dealing with depression, because these situations often lead to social isolation. Here are some recommendations to become more socially engaged:





## Studies indicate that people who feel connected and have strong social relationships have lower levels of inflammatory markers in their blood.

- **Encourage positive relationships.** A person is never too old to learn how to be a better friend, parent, mentor, or listener. Personal development is a never-ending process.
- **Get connected online.** Using email, the Internet, and Web-based social networks such as Facebook or Twitter can make a big difference in helping people feel more connected.
- **Join a club or church.** In today's world, there are always opportunities to find places to socialize that are positive and healthful.
- **Volunteer.** There is perhaps no greater opportunity to feel connected than by finding a way to volunteer time and energy towards a greater good. It is perhaps the most powerful way of connecting to people outside of our deepest personal relationships.

The health benefits of increased socialization are significant. Many of

these benefits may be related to fighting inflammation and studies indicate that people who feel connected and have strong social relationships have lower levels of inflammatory markers in their blood.

Next, I would ask the question "What inspires you and causes you to feel awe?" What research shows is that something as simple as listening to music, walking in nature, or being creative, can have a positive impact on health. These effects may be related to feelings of awe.

For me, the things that really make me say "wow" are research studies like this one above. I am constantly reading studies that create an awe-inspired appreciation of the wonder of nature or the way in which our body and mind function. Of course, just looking around at nature or the stars is pretty awe-inspiring to me. My message to you is to find something that you can enjoy on a daily basis that makes you feel awe. It is important! 🌈

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Reference: Stellar JE, John-Henderson N, Anderson CL, et al. Positive affect and markers of inflammation: Discrete positive emotions predict lower levels of inflammatory cytokines. *Emotion*. 2015;15(2):129-133. Graham-Engeland JE, Sin NL, Smyth JM, et al. Negative and positive affect as predictors of inflammation: Timing matters. *Brain Behav Immun*. 2018 Nov;74:222-230. Slavish DC, Jones DR, Smyth JM, et al. Positive and Negative Affect and Salivary Markers of Inflammation Among Young Adults. *Int J Behav Med*. 2020 Jun;27(3):282-293.

## Black Bean Soup

### Ingredients:

- 3 cups dried black beans
- 3 cups chicken stock
- ½ tsp olive oil
- 1 cup chopped carrots
- ¼ cup chopped onion
- ¼ cup chopped celery
- 1-2 cloves of garlic minced
- ½ tsp dried oregano
- ¼ tsp dried thyme
- 1 bay leaf
- ⅛ tsp cayenne pepper
- 1 Tbsp fresh lime juice
- ¼ tsp fresh cilantro

### Instructions:

1. Rinse and sort the black beans, discarding any bad ones. Place them in a large stockpot, cover with water, and refrigerate overnight.
2. Next day, drain them and place into a pot and add chicken stock and bring to a boil.
3. Meanwhile, heat the olive oil in a skillet, add the celery, onions, carrots, and garlic. Sauté until tender, then add to the stockpot along with the oregano, thyme, bay leaf, and cayenne pepper. Cover and let simmer 3–4 hours.
4. Transfer it to a blender and puree it until desired thickness. Add lime juice and cilantro, if desired, along with a dollop of sour cream in each bowl.



## Roasted Root Vegetable Goulash

### Ingredients:

- 4 lbs root vegetables peeled and diced into even 1.5 inch pieces (potatoes, carrots, parsnips, beets, turnips, Brussel sprouts etc.)
- 2 Tbsp olive oil
- 2 tsp salt
- 2 Tbsp Hungarian paprika
- ½ tsp ground black pepper
- 2 medium red onions, diced
- 4 large cloves garlic, minced
- 1 tsp red chili flakes
- 1, 15 oz can crushed or chopped tomatoes (fire-roasted if available)

- 4, 15 oz cans of Roasted Red pepper spread
- Once heated and ready, serve over wide egg noodles



## Vegetable Stew

### Roasted Vegetables Ingredients:

- 2 pounds root vegetables peeled and diced into even 1 inch pieces (potatoes, carrots, parsnips, beets, turnips, Brussel sprouts etc.)
- 1 tsp salt
- ½ tsp ground black pepper
- 4 Tbsp olive oil—toss vegetables in oil and place on sheet pan. Roast in 425 degree oven until almost tender. Remove from oven reserve for later.

### Stew Mixture:

- 2 medium red onions, diced
- 4 large cloves garlic, minced
- 1 Tbsp tomato paste
- ½ tsp red chili flakes
- 2, 15 oz cans crushed or chopped tomatoes (fire-roasted if available)
- 2, 15 oz cans of roasted pepper spread
- 1, 15 oz can butter beans, ½ drained
- 2 cups cabbage, chopped into bite sized pieces
- 2 Tbsp grated parmesan
- 2 Tbsp dried oregano
- 1, 12 oz can broth (vegetable, beef or chicken your choice)
- Once mixture is hot, add roasted vegetables
- Cook until reduced to desired consistency







# SHIP

State Health Insurance  
Assistance Program



AREA AGENCY ON AGING  
REGION ONE, INCORPORATED

**SHIP Benefits Assistance Program**  
**602-280-1059**

## Local Help Navigating Medicare

SHIP is your local State Health Insurance Assistance Program. SHIP provides unbiased help to Medicare beneficiaries, their families, and caregivers. Whether you are new to Medicare, reviewing Medicare plan options, or have questions on how to use your Medicare, SHIP can help.



When you contact your local SHIP, a certified counselor will give you one-on-one guidance based on your unique situation and needs.

SHIP is here to help with:

- understanding your choices
- how to enroll
- plan comparison
- coverage and costs
- paying for Medicare and prescriptions
- troubleshooting billing issues
- submitting appeals
- Open Enrollment (October 15 – December 7)
- referral to other resources

SHIP isn't just for people new to Medicare. Needs and options may change over time, so it's important to review your Medicare plan every year during Open Enrollment. SHIP can help you understand and compare options, so you can make choices that are best for you and your loved ones. We can also assist you with navigating access to providers, correcting billing issues, and filing complaints and appeals. With

your permission, SHIP will work with Medicare directly to help solve problems on your behalf.

SHIP counselors are members of your local community who have been screened, trained, and certified as Medicare experts. Many are volunteers and they may even be one of your peers. They pride themselves on providing unbiased, confidential counseling. Their only priority is helping you make informed decisions about your care and benefits.

### You can count on SHIP to be:

- Local
- Unbiased
- Confidential
- Knowledgeable
- In-person or virtual

SHIP is a national program with offices across the country. Depending on your area, you may know your local SHIP by another name, but the support it provides is the same.

*Navigating Medicare can be complicated. SHIP can help.*



SHIP is a national program of the Administration for Community Living, an operating division of the U.S. Department of Health and Human Services. Learn more at [ACL.gov](http://ACL.gov).

SHIP is supported through state and federal partnerships that are not reimbursed by private health insurance plans or entities. SHIP is not paid per enrollment.



# UNDERSTANDING

## MEDICARE SUMMARY NOTICES

### WHAT IS AN MSN?

- A summary of health care services and items received during the past 3 months.
- Sent to people with Original Medicare
- It is **NOT** a bill!
- Lists any services that are denied or not covered by Medicare.



### MSNs - 3 Things to Look For:



**Provider Location**—Were you billed from a provider in a different city or state?



**Date of Service**—Were you billed for a service on a day you weren't seen?



**Duplicate Billing**—Were you billed for a product or service more than once?

### REVIEWING YOUR MSN

- Read the definitions and descriptions of services carefully.
- Check the notes section for payment decisions or to give you other important information.
- If a service you received is not covered, you can appeal. Instructions can be found on the final page of your MSN.
- Save your MSNs so you have a record of payment made by Medicare in case you need it in the future.
- If you lose your MSN or need a duplicate copy, call 1-800-MEDICARE or visit [www.mymedicare.gov](http://www.mymedicare.gov). Questions call our Helpline at **602-280-1059**.



### Medicare Resources Online

- 1) If you don't have an account, visit **MyMedicare.gov**, and select "Create an Account."
- 2) Sign up to get other Medicare resources electronically, like Medicare Summary Notices and your "Medicare & You" handbook.
- 3) Check your eligibility, enrollment, and other Medicare benefits.
- 4) View a calendar of your current and upcoming preventive services.



# MEDICARE DOCUMENTS

## EXPLANATION OF BENEFITS

### WHAT IS AN EXPLANATION OF BENEFITS (EOB)?

- Beneficiaries enrolled in Medicare Advantage (Part C) plans or Medicare Prescription Drug Plans (Part D) receive EOBs.
- A summary of services and items received, how much the provider billed, the approved amount your plan will pay, and how much you may owe.
- It is NOT a bill, and it is not the same as a Medicare Summary Notice.
- Usually mailed once per month or may be accessed online



### REVIEWING YOUR EOB

- Read the information and the services listed in the notice carefully.
- If a service you received is not covered, you can appeal. Instructions are listed at the end of the EOB.
- If an item or service is not covered, look for a section with notes, comments or footnotes to find out why.

### When reviewing EOBs:



- Compare your doctor's bill and your EOB to make sure the dates, providers, types of service & billing codes match.
- Make sure that you are not charged for services you didn't receive, or billed multiple times for a service you received once.
- If the insurance company rejected a claim, look for a note or "reason code" explaining why.
- If something doesn't seem right —contact your insurer at the customer service number listed on your EOB.
- Keep a file of your EOBs. They are important documentation if you need to **dispute a charge**, contest an insurance decision, or **seek financial help** from a hospital, charity, or state or local agency.
- When you do dispose of paper EOBs, shred them to help prevent **identity theft**.
- If you suspect billing fraud, contact the **SMP** at **602-280-1059**
- **All calls are confidential and no charge.**



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# Q&A with Dr. Pamela Potter

Dr. Pamela Potter is currently the Professor and Chair of the Pharmacology Department at the College of Graduate Studies and Arizona College of Osteopathic Medicine at Midwestern University. She graduated from Dalhousie University in Nova Scotia, Canada, and came to the US as a research fellow at the National Institute of Mental Health. Her research has focused on the mechanisms of nerve transmission and drug action in Alzheimer's disease.

**The subject of Alzheimer's disease is one that comes up in many conversations these days. How common is Alzheimer's disease?**

There are more than six million people in the US with Alzheimer's disease. Overall, one out of nine people over the age of 65 have it—the incidence increases with age into the 80s and 90s.

**While we know that there are many forms of dementia, what, specifically, are the usual symptoms of Alzheimer's disease?**

The first symptom is often memory loss, but it can also include changes in personality, loss of interest in things that used to be fun and interesting, decreased ability to recall words or names, confusion, and depression.

**How is Alzheimer's diagnosed?**

Currently, it is diagnosed by ruling out other causes of dementia, which is done through brain imaging and blood tests that have some usefulness in diagnosis.

Ultimately, the diagnosis is pathology after a person dies.

**If a person's parents or grandparents had Alzheimer's, will they get it too?**

There is a type of Alzheimer's disease that runs in families; however, it is quite rare and generally has a very early onset (40s or 50s). Most cases are not genetic, and so having family members who were affected is not a proven risk factor.

**One thing I am hearing a lot about is that memory diseases can start earlier than we used to think. What are the risk factors for Alzheimer's? Are there ways to decrease my risk of Alzheimer's?**

The biggest risk factor is age, although repeated head injuries, such that boxers or football players may incur, are also a risk factor. A lack of sleep is a risk factor as well. The best ways to decrease the risk is to live a healthy lifestyle, eat well, exercise, get enough sleep, and try to keep weight, blood pressure and cholesterol at reasonable limits. Doing

things that stimulate the mind, such as activities, puzzles, reading, taking up new hobbies that require new skills, may be helpful as well. Social interaction is good, and the effect of COVID-19 on dementia has been substantial as people have been more isolated.

**My friends and I are always saying, "I can't find my car keys," does this mean we are on our way to getting Alzheimer's?**

We all find it more difficult to remember where things are as we get older (and many who are younger). It is when you don't know what the car keys are for that you are more likely to have Alzheimer's.

**Here is a question I know everyone wants to know the answer to—are there treatments for Alzheimer's disease?**

Yes, there are four drugs approved for general use. Three work in similar ways and the fourth has a different mechanism

that can be added to one of the first three. All drugs produce some improvement for a time, but eventually stop working as the disease progresses. A new drug was just approved that might actually stop or reverse the disease; however, it is controversial because there is a very small group of patients likely to benefit from it, they need to be treated early in the course of the disease. We are only just starting to determine if it will be useful.

**What types of new treatments are likely to come and is there hope for a better future concerning this dreaded disease?**

Treatments that stop or reverse the disease are the hope of researchers, and while none are ready yet, there will be treatments in the future. Many people are working very hard to better understand the disease and find ways to intervene early and prevent the worst symptoms. There is hope. 🌈

## Alzheimer's Association – Desert Southwest Chapter

Currently, more than 180,000, are living with Alzheimer's disease in Arizona and southern Nevada, and nearly 300,000 family and friends are providing them care.

The Alzheimer's Association Desert Southwest Chapter provides education and support to all those facing Alzheimer's and other forms of dementia, including those living with the disease, caregivers, health care professionals, and families. It is committed to advocating for the needs and rights of those with Alzheimer's disease and advancing critical research toward methods of treatment, prevention, and, ultimately, a cure.

**24/7 HELPLINE: 800-272-3900 | [www.alz.org/dsw](http://www.alz.org/dsw)**



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