

# FTAAAD QUARTERLY NEWS



October–December 2024 Volume 12 Issue 4

## FROM THE DIRECTOR

Since Hurricane Helene hit our region at the end of September, local organizations like ours that serve our older-adult population have been operating at full-speed to identify our clients that need immediate assistance, and get those resources out to them in any way possible. Special thanks go to our valued senior centers, who provided affected individuals with safe places to gather and take showers, access food, and charge phones, plus so many more crucial services than we can mention here!

FTAAAD staff worked hard to assist these hard-working senior centers by contacting homebound clients to determine their immediate needs; sending shelf-stable food boxes and bottled water to the centers for distribution to members; and by maintaining a spreadsheet tracking longer-term needs of local

seniors, like tree removal or home repairs. We were also in regular contact with TEMA and local emergency assistance groups to request welfare checks on consumers living in remote or particularly hard-hit areas.

We are also pleased to announce that FTAAAD received a \$40,000 grant to be used for the longer-term needs of the older adults in our eight-county service area, and have been in touch with other national organizations to explore additional funding availability.

This storm caused massive devastation in Northeast Tennessee, but by working together we can continue to help our friends and neighbors recover.



**Angie Gwaltney,  
Director**

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## Save The Date!

### FTAAAD ANNUAL CONFERENCE ON AGING

April 29, 2025  
Kingsport, TN

## KEY DATES

### NET-VAC Meeting

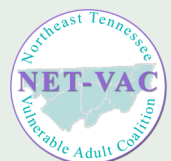
October 2, 9:30 am  
Trinity Assembly of God,  
617 University Pkwy., Johnson City

### NET-VAC Meeting

November 6, 9:30 am  
Trinity Assembly of God,  
617 University Pkwy., Johnson City

### NET-VAC Meeting

December—No Meeting





## MEDICARE OPEN ENROLLMENT ENDS DECEMBER 7!

Medicare’s Annual Enrollment Period is October 15–December 7, 2024. This is the period each year when Medicare beneficiaries can join, switch or drop their Medicare Part D or Medicare Advantage coverage.

Medicare Part D and Medicare Advantage plans change their coverage and costs each year, including monthly premiums, deductibles, drug costs, health care copays (on Medicare Advantage Plans), and health care provider and pharmacy networks. Plans may also make changes to their formularies (the list of drugs they cover), so it is important to review your plan and compare it to others on the market every fall. Taking the time to compare plans may reduce out-of-pocket costs and ensure that participants find a plan that covers all their prescriptions for next year. Research shows that the average Medicare beneficiary can save \$300 or more annually on their medications if they review their Part D coverage.

Tennessee SHIP is available to help Medicare beneficiaries compare plans or answer Medicare questions by mail, email, or phone.

You may call SHIP at 1-877-801-0044 for assistance by phone, or a SHIP representative can send you a worksheet that you can complete and return to them for a plan comparison by mail or email. You may also call Medicare at 1-800-MEDICARE (1-800-633-4227) for assistance comparing plan options.

Plan information and costs for 2025 will be available after October 1, 2024.

TN SHIP is funded by a grant from the U.S. Administration for Community Living and the Department of Health and Human Services, and provides free, objective information and assistance on Medicare and related health insurance issues. TN SHIP counselors are not affiliated with any insurance company. It is administered locally by the First Tennessee Area Agency on Aging and Disability.

### IN-PERSON EVENTS (Contact the individual locations to reserve an appointment)

**October 17, 9:00am–12:00 noon**  
**Church Hill Senior Center**  
**423-357-5387**

**October 22, 10:00am–1:00pm**  
**Johnson County Senior Center**  
**423-727-8883**

**October 23, 9:00am–12:00 noon**  
**Elizabethton Senior Center**  
**423-543-4362**

**October 29, 9:00am–12:00 noon**  
**Johnson City Senior Center**  
**423-434-6237**

**November 6, 9:00am–12:00 noon**  
**Jonesborough Senior Center**  
**423-753-1084**

**November 7, 9:00am–12:00 noon**  
**Roby Fitzgerald Adult Center**  
**423-639-3128**

**November 14, 11:00am–2:00pm**  
**Rogersville Senior Citizens Center**  
**423-272-9186**

**November 15, 9:00am–12:00 noon**  
**Kingsport Senior Center**  
**423-392-8400**

**November 19, 9:00am–12:00 noon**  
**Clinchfield Senior Adult Center**  
**423-743-5111**

**November 21, 9:00am–12:00 noon**  
**Bristol-Slater Senior Center**  
**423-764-4023**

**December 5, 9:00am–11:00am**  
**Hancock County Senior Center**  
**423-733-4253**

—*Courtesy of Allston Harrison, FTAAAD*

**Open Enrollment Period:**

The Medicare Open Enrollment Period, often called the Annual Enrollment Period (AEP), is the time when individuals can change their Medicare Advantage and/or Medicare Part D plans. This is also the time to switch from Original Medicare to Medicare Advantage (or vice versa).

OCT 15 NOV DEC 7 JAN 1

Open Enrollment Period Coverage begins





## TENNCARE UPDATE–EMPLOYMENT SERVICES

Tennessee’s CHOICES Program provides services to older adults (age 65 and older) and adults with physical disabilities (age 21 and older) who are eligible for long-term services and supports in the home or community or in a nursing facility.

On July 1, 2024, CHOICES added Employment Services in Groups 2 and 3 and will be offered to eligible members in these groups through March 31, 2025.

The goal of this new program is

“individual, integrated, competitive employment.” Services that may be available include Benefits Counseling (this will help the person working understand how their employment will impact other benefits they receive, including Social Security and TennCare), Discovery (this can help identify the kinds of work the person may want to do), and Job Coaching (access to a job coach who can provide support when starting the job).

For more information on all the Long-Term Services and Supports available through CHOICES, please visit [TN.gov/TennCare](http://TN.gov/TennCare).

—*Courtesy of Stephanie Cox, FTAAAD*



## SSA HYBRID SCAMS ON THE RISE, WARNS INSPECTOR GENERAL

Scammers are compounding tactics by using fake Amazon or PayPal tech support emails and text messages to get you to connect with an imposter Social Security Administration (SSA) employee who will try to convince you that your Social Security number (SSN) or record is compromised.

The email or text message claims that something is wrong with your Amazon or PayPal account and while trying to fix the alleged issue, the scammer instead states that in searching your computer they found other problems, mainly with your SSN. They then offer to assist by transferring you to someone pretending to be with SSA.

This type of hybrid scam is part of a new trend – the SSA “long-con,” where:

- Scammers develop confidence over time, often starting as some other scam, but passing the target to an

imposter SSA agent when the first scammer “discovers” a problem in the target’s “SSA records.”

- Scammers often have detailed information on their targets, who are typically of Social Security retirement age. This generates further confidence in the credibility of the scam and scammer.
- The scam often ends with an in-person meeting with an individual who is either part of the scheme or an unsuspecting participant,

such as an Uber driver, during which the target turns over gold, cash, a crypto wallet,

or some other currency for “safe keeping,” at the direction of an imposter SSA OIG federal agent.

In a recent news article, a woman in Ohio liquidated over \$500,000 in retirement savings to buy gold and turned it over to scammers who showed up to her house, after a several month “long con,” involving SSA and other government imposters. In an interview, the victim stated, “They were so slick, the guy I talked to everyday had an answer for everything and he was smooth, I had no question he was who he said he was. He didn’t hesitate on any of his answers, he knew what he was doing.”

To learn more about protecting yourself and reporting Social Security related scams visit [www.ssa.gov/scam](http://www.ssa.gov/scam).

—*Courtesy of SSA.gov*





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## FTAAAD

### First Tennessee Area Agency on Aging and Disability

3211 N. Roan St.  
Johnson City, TN 37601

1-866-836-6678 (Toll-Free)  
1-877-801-0044 (SHIP)  
423-928-3258 (Local)

[www.ftaad.org](http://www.ftaad.org)

No person shall, on the grounds of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance.

This project is funded under a grant contract with the State of Tennessee.

Contributions are encouraged to support all programs but no one is refused service for inability to pay.

The FTAAAD is part of the First Tennessee Development District.



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**SHIP**  
State Health Insurance Assistance Program

This project was supported, in part by grant number 90SAPG0069-02-00, 2001TNMISH-00, 2001TNMIAA-00, and 2001TNMIDR-00, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.



## PHOTO GALLERY



*A Clinchfield Senior Adult Center member gets his annual flu shot during an FTAAAD vaccination event.*



*Mike Harrison, FTDD executive director, grills burgers for the staff Halloween cookout.*



*Nicole Rader, Roby Fitzgerald Adult Center, picks up emergency food boxes for her homebound members during Hurricane Helene.*