



SEPTEMBER 2025

# SENIOR NEWSLETTER



## What's Inside

- Digital Learning Program
- Grandparents Day
- "Cartel" Scam
- Durable Medical Equipment

## CELEBRATING OUR SENIOR CENTERS Recognizing the Power of Aging Well

Each September, we recognize National Senior Center Month, a time to highlight the important role senior centers play in the lives of older adults across the country—and right here in Eastern Montana.

Senior centers are more than just places to gather. They're community hubs where older adults stay active, find support, and engage in lifelong learning. This year's theme, **"Power Up: Fueling Positive Aging,"** encourages us to celebrate the many ways seniors continue to grow, contribute, and thrive.

From fitness classes and card games to educational workshops and hot meals, our region's senior centers offer opportunities for connection, creativity, and companionship. They also serve as gateways to services and resources that support independence and well-being.

If you haven't stopped by your local senior center recently, September is the perfect time to visit. Whether you're interested in socializing, volunteering, learning something new, or simply enjoying a good meal, there's something for everyone.

## BRIDGING THE DIGITAL GAP

### Echo Show Lending Program Launches This Fall



In the spirit of lifelong learning and staying connected, a new opportunity is rolling out across Eastern Montana: the Echo Show Lending Program.

This innovative program offers older adults the chance to borrow an Amazon Echo Show—a voice-activated smart device with a screen that can help users make video calls, get reminders, listen to music, check the weather, and more. It's a helpful tool for those who live alone, have health concerns, or want to stay more connected with family and friends.

Participants will receive step-by-step assistance setting up their Echo Show, and will be invited to monthly in-person training sessions to learn how to use it with confidence. No prior tech experience is required—just a willingness to try something new.

If you're interested in participating or want to learn more, contact us to get on the list for an upcoming training session. You can contact the Richland County Commission on Aging at 406-433-3701 for more information.

Whether it's checking the weather, setting medication reminders, or making a video call to a loved one, the Echo Show is all about staying connected—especially with family.

## CELEBRATING LOVE, LEGACY, AND LIFELONG BONDS

### Grandparents Day; Sunday, September 7th

What better way to use the Echo Show than to make a call to your grandkids or receive one from them? Especially on a big day that is just around the corner. Grandparents Day is a national celebration held each year on the first Sunday after Labor Day.

Whether you're a grandparent, great-grandparent, or someone who holds that role in spirit, this day is about honoring the relationships that span generations. From bedtime stories and Sunday dinners to advice over the phone or help with life's challenges, grandparents create deep, lasting bonds that shape families and communities.

This year, we encourage families across Eastern Montana to mark the day with a phone call, a visit, or even a simple card or message. Let's use this day to celebrate the stories, traditions, and love that grandparents pass on--and thank them for everything they continue to give!

## SCARY SCAMS TARGETING SENIORS “Cartel Scam” Take Fear to Another Level

Residents of Area I are reporting a scam that preys on people’s fear and love of family. While not entirely new, a psychological twist has been added that can intimidate even the savviest among us.



### Here’s how it works:

- Victims receive a phone call from someone claiming to be part of a “cartel” or gang.
- Callers say they are watching the person’s house and/or family; they may even have details about family members that they take from social media.
- They often demand payment through gift cards and/or cash and threaten the family if you don’t comply.

### Here’s the new part:

- If you hang up on them, they will send threatening texts and violent and disturbing images of people who appear hurt (or worse!). Some of the images are computer-generated to look like family members to scare victims.

### Here what you need to know:

- As scary as these images are, **this is a scam!**
- The images are not real and no one is watching your house or family.
- Once money is sent, it is almost impossible to get it back.

### How to Protect Yourself:

- Do not answer calls from numbers you don’t know.
- Hang up immediately if someone threatens you or your family; if they think you’re vulnerable, it will only get worse.
- Do not respond to texts or images; block the sender.
- Report the call or text to the Federal Trade Commission at **1-877-FTC-HELP**

There is no denying the “what ifs” of this are scary but this is a known scam. It is designed to frighten people into paying quickly but the calls and images are fake. **You and your family are not in danger.** The best response is always to hang up, block, and report.

## HOW TO GET WHAT YOU NEED

### Medicare Rules for Durable Medical Equipment

Need a walker, wheelchair, or oxygen equipment? Good news—Medicare can help cover the cost of many types of durable medical equipment (DME) that make life easier and safer for older adults.



#### What Is Durable Medical Equipment?

Durable medical equipment includes things like:

- Walkers, canes, or crutches
- Wheelchairs or scooters
- Hospital beds
- CPAP machines
- Oxygen tanks and supplies
- Blood sugar monitors and test strips

These are items that are reusable, meant for long-term use, and needed for a medical reason.

#### What Does Medicare Cover?

Medicare Part B covers medically necessary DME if your doctor or health care provider prescribes it for use in your home. Once your annual Part B deductible is met, Medicare typically pays 80% of the cost, and you're responsible for the remaining 20% (unless you have other insurance that helps cover it).

#### How to Get It

1. Visit Your Doctor
2. Start by seeing your doctor. They must document that the equipment is medically necessary and write a prescription for it.
3. Choose a Medicare-Approved Supplier
4. Make sure to get the equipment from a supplier that accepts Medicare assignment. This ensures you won't be overcharged.
5. Check if You Need Prior Authorization
6. Some items, like power wheelchairs, require approval before Medicare will pay. The supplier should handle this paperwork for you.
7. Renting vs. Buying: Depending on the equipment, Medicare may pay for you to rent it monthly instead of buying it outright.

#### Need Help?

If you're unsure where to start, contact your local State Health Insurance Assistance Program (SHIP) Counselor or Area Agency on Aging. They can help you understand your benefits and walk you through the process.



## EXERCISE YOUR MIND

### September Brain Game



## Elementary School Days



Can you find the words below in the box above?

Alphabet

Art

Backpack

Bus

Calculator

Counting

Crayon

Desk

Eraser

Flashcards

Folder

Friends

Glue

Learn

Lunchbox

Markers

Music

Notebook

Numbers

Pen

Pencil

Recess

Ruler

School

Scissors



# LAST CHANCE



Get Your Appointment for Your **FREE** Legal Documents

**September 10 & 11**

**OPEN TO ALL AREA I SENIORS**

Take advantage of this unique opportunity. Legal professionals with the Montana Aging Services Bureau will assist seniors with all their estate planning documents at no charge. Each document will be drafted, reviewed, copied and notarized in a single session.

**Call to Sign Up:**

**Area I AoA:**

**406-345-2122**

**-or-**

**RCCOA:**

**406-433-301**



**Available Documents Include:**

- Simple Will
- Declaration of Homestead
- Declaration of Living Will
- Medical & Financial Power of Attorney
- Transfer of Deed