



the right foods. Conditions like arthritis, diabetes, and cognitive impairments may further complicate their ability to manage their diet.

- **Social Isolation:** Many older adults live alone and may lack the social support needed to get adequate nutrition. Isolation can lead to a lack of motivation to prepare meals or a reduced ability to take advantage of food assistance programs.
- **Transportation Barriers:** Without access to reliable transportation, older adults may find it difficult to travel to grocery stores or food pantries, especially if they live in areas without convenient public transit or nearby grocery options.

## Who's at a higher risk?



Seniors with a disability



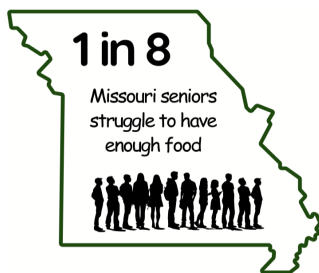
Those with low income



Blacks and Hispanics



Grandparents living with a grandchild



### More Than a Meal

For over 50 years, Aging Ahead has been helping ensure older adults have access to the programs and services needed to live a nourished life. All too often, the issues surrounding food and nutrition challenge individuals' ability to remain healthy and independent.

Included in this edition of our newsletter, Christine Woody with Empower Missouri, is helping us shine a light on the very real concern facing many older Missourians.

### Food Insecurity among Older Adults: A Growing Concern

According to the U.S. Department of Agriculture, millions of older adults in the United States face food insecurity. While food insecurity rates have decreased in the general population in recent years, they remain disproportionately high among older adults, particularly those living on fixed incomes, those who are isolated, and those with chronic health issues.

Several factors contribute to food insecurity among older adults:

- **Limited Income:** Many older adults rely on fixed incomes, such as Social Security or pensions, which may not keep pace with rising food costs. Medical expenses can also consume a large portion of their income, leaving less available for food.
- **Health Problems:** Chronic illnesses, disabilities, and mobility issues can make it difficult for older adults to shop for food, prepare meals, or even eat

### Consequences of Food Insecurity

The effects of food insecurity on older adults can be far-reaching:

- **Physical Health:** Inadequate nutrition can worsen chronic health conditions, increase the risk of malnutrition, and lead to other complications like weakness, fatigue, and even hospitalization. Deficiencies in key nutrients, such as protein, vitamins, and minerals, can significantly impact an older person's immune system and overall vitality.
- **Mental Health:** Hunger and poor nutrition are linked to depression, anxiety, and cognitive decline. The stress of worrying about food access can affect emotional well-being, and older adults experiencing food insecurity may feel a loss of dignity or independence.
- **Quality of Life:** Beyond health concerns, food insecurity reduces the overall quality of life for older adults. The anxiety of not knowing where their next meal will come from can lead to social withdrawal and a diminished sense of self-worth.

...Continued pg 2



## How We Can Advocate for Change in Missouri: Simplify the SNAP Process for Older Adults

As mentioned above, the SNAP program is a key program designed to reduce food insecurity across the nation. While over 40 million people are assisted by this program each month, millions more are eligible but are not using the SNAP program. This is especially true for older adults who can find the program's application process confusing, complicated and burdensome. *Food Insecurity Article continued*

There is an optional provision that states can decide to take part in that will make accessing the SNAP program easier for older adults and those with disabilities who have no earned income. This optional provision is called the Elderly Simplified Application Project.

By implementing ESAP, states can modify how they run their SNAP program for this specific population. ESAP allows for a simpler application, extends the certification period to 3 years and waives the requirement for an in-person or phone interview midway through a certification period. **Bottom line- it will make the program easier to access and reduce hunger for older adults!**

Currently, 22 states have implemented ESAP and have made accessing their SNAP Program easier. Missouri has not! The Missouri Department of Social Services could implement ESAP in Missouri and help thousands of low income older adults access SNAP more easily. We need to let Missouri's Department of Social Services know we want them to implement this!

Please scan this QR code to let DSS know we want ESAP in Missouri!



**ALWAYS AGING AHEAD**

**THE PODCAST RETURNS**

KERRI SPEAKS WITH SPECIAL GUESTS

**LYDIA FRANKLIN & STEPHANIE PATRICK**

FIND IT ON SPOTIFY AND APPLE

### Solutions and Support

Efforts to address food insecurity among older adults are essential, as they not only improve health outcomes but also help folks maintain independence and quality of life. Several initiatives are already in place to assist:

### The most common tradeoffs for food include:



medical care



utilities



transit



housing

- **Supplemental Nutrition Assistance Program (SNAP):** This federal program provides food assistance to eligible low-income individuals, including older adults. Funds are loaded onto a credit like card that can be used to purchase cold unprepared food from grocery stores. Unfortunately, many older adults who qualify for SNAP benefits do not apply, either due to a lack of awareness of the program or the complexity of the application process. Data shows that while overall 88% of people or the complexity of the application process. Data shows that while overall 88% of people who are eligible for SNAP participate in the program, only 55% of eligible older adults take part in this assistance program!
- **Meals on Wheels:** Local Meals on Wheels programs deliver nutritious meals to homebound older adults, addressing both food insecurity and the challenges of mobility. This service ensures that older adults receive regular, balanced meals, often tailored to specific dietary needs.
- **Food Pantries and Community Support:** Local food pantries often have programs specifically designed for older adults. These services can help alleviate the burden of grocery shopping, especially for those living in food deserts or areas without easy access to affordable food.
- **Public Awareness and Advocacy:** Raising awareness about the issue of food insecurity among older adults can encourage more people to seek help and prompt policymakers to prioritize the needs of older adults.

Don't let age change you.  
Change the way you age.

AGING is just another word  
for LIVING!

## Feed Your Smile

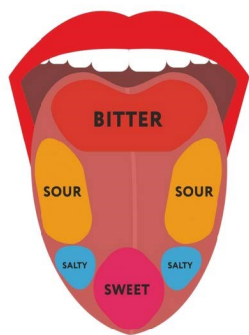
*The connection between oral hygiene and nutrition.*



What effects oral hygiene in older adults?

- **Ageing:** As you age, cells renew at a slower rate, bones weaken, and tissues become thinner.
- **Chronic Disease:** Chronic disease can increase the risk for gum disease, mucosal lesions, and reduced saliva production.
- **Medications:** Some medications can have side effects that include dry mouth, bleeding gums, and tooth decay.

Changes in taste buds can alter your sense of taste, leading to changes in food preferences and decreased appetite.



Reduced salivary production can lead to difficulty in chewing and swallowing food. This can cause you to prefer softer foods, consume less fiber, and increase the risk of oral disease.

### What can you do?

- Reduce sugar– sugar can lead to the development cavities.
- Increase heart-healthy fats– Good fats, like omega-3 fatty acids, promote gum health by reducing inflammation.
- Consume fruit/juices with meals– consuming with meals can help prevent dental erosion.
- See a dentist– seeing a dentist regularly can help correct oral hygiene problems.



## Center Spotlight

This holiday season, the Washington Center embraced the spirit of diversity and inclusion by celebrating holidays from around the world. With the leadership of the Washington Support Committee, each week featured a different cultural holiday, offering participants an opportunity to learn about global traditions while enjoying menu items inspired by traditional holiday foods. The celebrations included Diwali, Bodhi Day, Yule, Hanukkah, and Kwanzaa.

The festivities culminated in a grand celebration on December 19, where 111 guests gathered to share a meal and participated in a lively scavenger hunt. As attendees searched the center for pictograms representing each holiday, they discovered fun facts and gained a deeper appreciation for the rich traditions that make up our diverse community.

At Aging Ahead, we are committed to creating spaces where everyone is welcome and everyone feels they belong. By celebrating the unique cultures and traditions of those we serve, we continue to build an inclusive community that encourages, supports, and honors diverse voices.



## Annual Giving

Aging Ahead is grateful to everyone who contributed to our Annual Giving Campaign. Your generous donations and unwavering support help us continue providing vital services to older adults in our community. Whether you gave your time, resources, or financial gifts, you are making a meaningful impact in the lives of those we serve.

Because of you, we can continue our mission of supporting individuals through the journey of aging. We are honored to be *Aging Ahead* with you!

## Faith in Action

When members of the Affton Christian Church's outreach team asked for someone to come speak with them about volunteer opportunities with the agency, Volunteer Coordinator Lydia Franklin was excited to meet with the group and talk about ways they could support our mission as well as discuss the many programs and services Aging Ahead offers to support older adults and their caregivers. Following that meeting, members of the church committed to volunteering in multiple ways at our senior centers in south St. Louis County and deliver meals to homebound individuals.

"The church clearly has a deep and foundational commitment to service," said Lydia Franklin. "Not only are they demonstrating the tenants of their faith through these acts of service, but they also generously donated the proceeds of their annual holiday craft fair to Aging Ahead's Meals on Wheels program. We are so grateful to the church for their support."

Rev. David A. Woodard, Lead Minister, says, "We strive to be a community that sees Christ in the face of everyone, especially those who are often overlooked and ignored by others. We have intentionally set out to shine a light on communities who are invisible to many others. Seniors, we have found, are one such community."

If your faith community or group would like to partner with Aging Ahead to serve older adults, we'd love to talk with you!

## Volunteers needed for CHOICE



Aging Ahead's CHOICE program brings community, programming and nutrition to locations where older adults are already congregating. We are looking for volunteer support for these programs in various locations. CHOICE volunteers help create a warm and welcoming environment where participants want to keep returning, by being a friendly point person to chat with participant, help people sign in, assist with lunch distribution, and support staff setting up and cleaning up after programming.

The following locations are looking for volunteer support:

**Edward Jones YMCA** Mondays and Wednesdays 10-1

**Oak Bend Library Branch** Tuesdays 9:45-11:30

**Arnold at Jefferson College** Mondays and Wednesdays 12-2:30.

Reach out if you'd like more information! Call Volunteer Coordinator Lydia Franklin at 636-207-0847 or email her at [LFranklin@agingahead.org](mailto:LFranklin@agingahead.org).

## Friendly Caller Program



According to the Surgeon General's 2023 report titled - Our Epidemic of Loneliness and Isolation, "Loneliness is far more than just a bad feeling. It is associated with a greater risk of cardiovascular disease, dementia, stroke, depression, anxiety, and premature death. The mortality impact of being socially disconnected is similar to that caused by smoking up to 15 cigarettes a day, and even greater than that associated with obesity and physical inactivity."

Aging Ahead's Friendly Caller program is a lifeline for older adults suffering from loneliness. Participants are matched with trained volunteers for a weekly social phone call. The calls provide regular friendly conversation, ongoing socialization and connection with others, and an opportunity to meet new people.

Friendly Caller participant, Kathy says "The FC program really helps me. My volunteer lights up my world and helps improve my outlook on life. I was feeling lonely and sad and she helps by listening and understanding. It's nice knowing someone cares. I look forward to her calls each week and many weeks it was the only call I knew I was going to receive. Thank you Aging Ahead for offering such a wonderful program."

Volunteer Coordinator, Lydia Franklin, reports similar outcomes for volunteers. "Very often, volunteers get as much or more out of the program than the participants do. Knowing that they are making a big difference to help someone feel like they are no longer alone in the world, it's a feeling that lifts them up as well."

If you would like to sign up to receive calls or to volunteer, call Madge Witt at 314-791-1128 or email [mwitt@agingahead.org](mailto:mwitt@agingahead.org).

## Open Enrollment

Though the Annual Open Enrollment closed December 7th, every January through March, is Medicare Advantage Open Enrollment. Those that are in a Medicare Advantage plan get another opportunity to change plans. If for some reason, you missed evaluating your plans prior to the December 7th Open Enrollment deadline, and you are in Medicare Advantage, you get another opportunity.

At this time, you can switch from your Medicare Advantage Plan (excluding Medical Savings Accounts, cost plans, and PACE) to another Medicare Advantage Plan, or to Original Medicare with or without a Part D plan.

Any changes made are effective the first of the month after the plan gets your requests. If you are considering a change, make sure you:

- Find out what plans are available in your area. You can do this by looking in the back of the Medicare & You 2025 book, reviewing plans on [medicare.gov](https://www.medicare.gov) or talking to a SHIP counselor.
- Make sure the plan meets the needs you have. If you are wondering how to pick a plan, we recommend you look at: costs of medications, are your doctors in the network, the maximum out of pocket for health services, then all the extras (hearing, vision, dental, etc).
- Make the change by March 31st. This can also be done on the plan website, on [www.medicare.gov](https://www.medicare.gov), by calling Medicare (1-800-MEDICARE) or working with a SHIP counselor.

If you are not in a Medicare Advantage plan and do not meet the criteria for a Special Enrollment Period, you will not be able to change plans until the next open enrollment period which is Oct 15-Dec 7. We know that many beneficiaries did not look at their Part D plans this past year and are now surprised at costs of medications and premium changes. If you find your medication is no longer covered, you are eligible for a transition fill within the first 90 days of the plan. This is a 30 day fill that will tide you over until you can change medications or get a non formulary request approved.

If your medication copay increased it might be because of a change in the benefit or a change in the medication tier. If this is a hardship, you can request a formulary tier exception request which can lower the copay, if approved. At the beginning of the year, many exception requests that were approved last year may be expiring. This will require that you renew that exception request. Your physician will need to provide a supporting statement as they did before in order to renew the exception request.

These are three plan changes that could impact access to your medication and your costs. It is important to review any changes to your plan now to prevent any gaps in medication needs. If this creates more questions for you, please reach out to Missouri SHIP to talk it through with a counselor by calling 1-800-390-3330.

Reference: <https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan>

## Senior Real Estate Property Tax Relief

This does NOT mean seniors will no longer have to pay real estate tax. It also does not mean their real estate tax bill will necessarily remain frozen completely, as some tax levies may be exempt from being frozen, and some future property improvements may increase the base tax. It means that the amount of real estate tax owed will likely be less in future years than it otherwise would have been without this relief. This program does NOT include personal property. Please check with your specific county for more information.

### St. Louis County

**Seniors who meet the eligibility requirements have until June 30, 2025**, to apply for BASE YEAR 2024. The first year the "credit" will be realized is on the 2025 tax bill, and that amount will be noted on your 2025 real property tax bill. A quick convenient, online application portal is available, call **314-615-5000** for the web address.

### St. Charles County

Applications are now closed. The application deadline for relief on the 2024 tax bill was June 30, 2024. Please plan to apply in early 2025 to begin and/or renew your annual relief status. Information on the Seniors Real Estate Property Tax Relief Program can be found at [sccmo.org](https://www.sccmo.org) or call **636-949-7470**.

### Franklin County

Franklin county commission has now approved the real estate property tax freeze for the 2025 tax year. Residents 62 years and older can apply annually to have their taxes remain the same level. Applications will be available online or a paper form and further details are being worked out. Applications will be taken until June 30 each year. For more information, please call **636-583-6353**.

### Jefferson County

Information related to applying for the tax freeze will be included in the envelope containing your real estate tax bill. **636-797-5555** The county's website should be updated soon. [www.jeffcomo.org](https://www.jeffcomo.org)



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## Silver Haired Legislature

The Silver Haired Legislature, a formally elected body of dedicated volunteer citizens aged 60 years and older that promote legislative advocacy for Missouri's older adults, continues to be a strong voice, working tirelessly to champion issues that impact aging Missourians. Following the October 2024 session in Jefferson City, SHL identified its top five legislative priorities for 2025 and set its sights on making a difference.

### Silver Haired Legislature Top Five Priorities for 2025

- Improve the Missouri Property Tax Credit a.k.a. Circuit Breaker and add annual indexing.
- Increase the Personal Needs Allowance and add annual indexing.
- Increase Excise Tax on tobacco products to benefit AAA transportation fund.
- Increase Medicaid income eligibility limits for the Aged and Disabled category from 85% of Federal Poverty Level (FPL) to 133% of FPL, in line with non-disabled adults accessing the Medicaid expansion category, a difference of around \$600 a month in allowable income.
- Increase Medicaid Asset Level.

On January 29, 2025, SHL delegates gathered at the Missouri State Capitol in Jefferson City for Advocacy Day, an annual event dedicated to meeting with legislators and advocating for policy changes. This year's event carried even greater urgency, as SHL also played a critical role in advocating for the early supplemental budget authorization for Area Agencies on Aging.

Delegates met with lawmakers throughout the day, raising awareness about the pressing budget crisis and its potential impact on older adults across the state. SHL's advocacy was clearly felt throughout the Capitol, with many legislative staff members recognizing the organization's positive influence and dedication to older Missourians. Aging Ahead extends a heartfelt thank you to SHL for their continued commitment to ensuring the voices of older adults are heard!



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