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CACHE COUNTY SENIOR CENTER

# NEWSLETTER



## Join us for a month of fun!

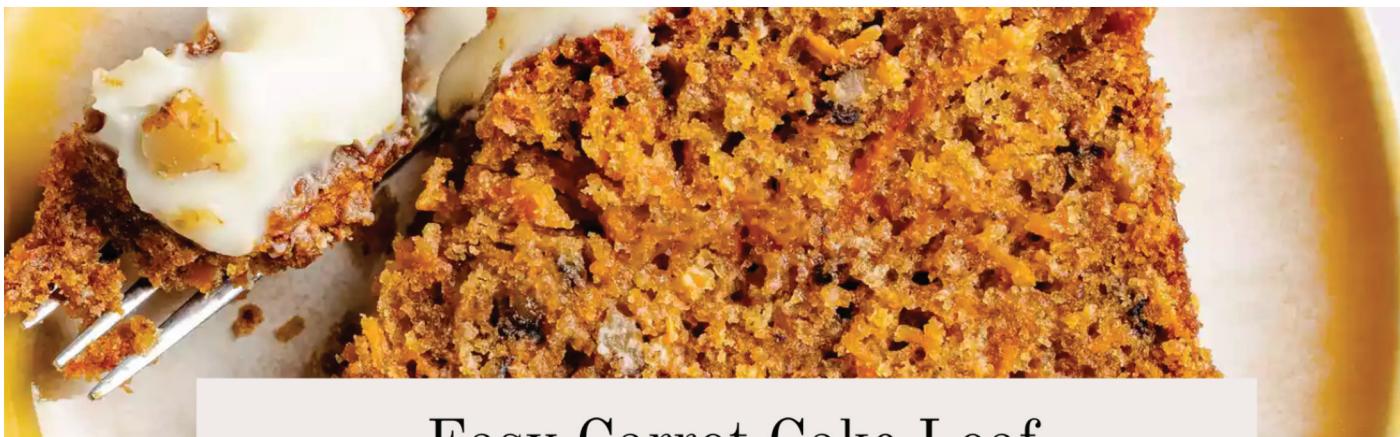
We will be celebrating 3 holidays this month  
Valentines Day, Mardi Gras, and Lunar New Year!

- 2/3: Good Grief Support Group
- 2/4: Love Bug Craft & Paint 'n Sip & Knitting Group
- 2/5: Soup-er Bowl Party & Card Making w/Brenda
- 2/9: Music Bingo: Love Songs
- 2/11: Craft n' Chit Chat: Kissing Booth
- 2/12: Cooking Class: Cherry Cheesecake Dip
- 2/13: Mardi Gras Party
- 2/17: Lunar New Year Party
- 2/18: Jewelry Making
- 2/19: Out to Lunch Bunch: Nara Ramen
- 2/23: Diabetes Support Group (open to everyone!)
- 2/25: Origami
- 2/26: Poker Tournament

and so much more!

Please Check inside for more details,  
some activities require registration at the front desk





## Easy Carrot Cake Loaf

SERVINGS: 8 - 10

PREPPING TIME: 15 MIN

COOKING TIME: 75 MIN

### Ingredients

#### For the cake

1 cup (213g) packed light brown sugar  
1/2 cup vegetable oil  
1/4 cup (57g) unsalted butter, melted  
1 1/2 teaspoons ground cinnamon  
1/2 teaspoon ground nutmeg  
1/2 teaspoon ground ginger  
1/2 teaspoon kosher salt  
2 large eggs  
1 3/4 cups (210g) all-purpose flour  
2 teaspoons baking powder

- 1/2 teaspoon baking soda
- 2 cups (210g) grated carrots, about 3 large carrots
- 1/2 cup chopped toasted walnuts, plus extra for sprinkling (optional)

#### For the optional cream cheese frosting

- 4 ounces (113g) cream cheese, softened
- 2 tablespoons (28g) butter, softened
- 3/4 cup (90g) powdered sugar
- 1/2 teaspoon vanilla extract



### Directions

#### Preheat the oven to 350°F

- Grease a 9x5-inch loaf pan and line the bottom and two sides with a piece of parchment paper, leaving a slight overhang.
- Make the batter:
- In a large mixing bowl, whisk together the brown sugar, vegetable oil, melted butter, cinnamon, nutmeg, ginger, and salt. Add the eggs, and whisk until fully combined.
- Switch to a silicone spatula and add the flour, baking powder, and baking soda, gently stirring until the batter is mostly combined. It's okay if there are still a few streaks of dry flour.
- Add the grated carrots and chopped walnuts and stir just until distributed through the batter and no dry streaks of flour remain.

#### Bake:

- Pour the batter into the prepared loaf pan and smooth the top with the spatula. Bake until a toothpick inserted into the center of the loaf comes out clean, 50 to 60 minutes.
- Let the carrot loaf cool in the pan on a wire rack for 10 minutes. Run a butter knife along the two unlined ends of the cake, then use the parchment overhang like a sling to pull the cake out of the pan. Set the cake on the wire rack to cool completely.

#### Frost the cake (optional) and serve:

- While the cake cools, make the cream cheese frosting.
- In a medium bowl, use a hand mixer or a whisk to beat the cream cheese and butter until fully combined and smooth, about 1 minute. Add the powdered sugar and vanilla extract and mix until smooth and creamy, about 1 minute.
- When the cake has cooled completely, use a small offset spatula or the back of a spoon to spread the frosting on top of the cake, making decorative swoops and swirls. Sprinkle the top with a handful of chopped toasted walnuts.
- Store the cake, covered tightly, for up to 4 days at room temperature without frosting or in the fridge with frosting.

# Resources

## Transportation Vouchers

Clients can be reimbursed for travel costs to doctor appointments, to social service programs, like the Senior Center, and or other medical care. If you are 60, you automatically qualify. Call BRAG to schedule an assessment and see if you are eligible for this program that can reimburse friends and family for taking you to your doctor's appointments. 752-7242.

## Medicare Cost Sharing Program

Medicare Savings Programs help individuals with some of the out-of-pocket costs for Medicare, including Medicare Part A and Part B premiums, deductibles, copayments, and coinsurance. Eligibility for certain Medicare Savings Programs automatically qualifies you for the Extra Help program as well, which helps pay the cost of prescription drugs. The BRAG office now has several days available to meet with clients. 435-713-1467

## Extra Help

Do you need help paying for your prescriptions? You could qualify for a federal program that helps pay some or, in some cases, all of the Part D drug plan. If you make less than \$1,903.00 a month (\$2,575 for married couples), and your assets are below \$16,660 (\$33,240 for married couples) you may qualify for the "Extra Help" program. It could reduce your prescription costs for generics and for brand-name drugs. The BRAG office now has several days available to meet with clients. 435-713-1467

## VA Benefit Program

A representative from the VA will assist you with all of your benefit needs.  
Please call Shanna Andersen at 713-1460.



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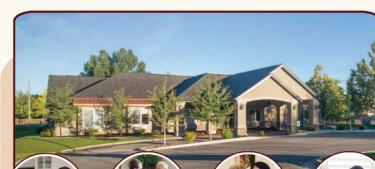
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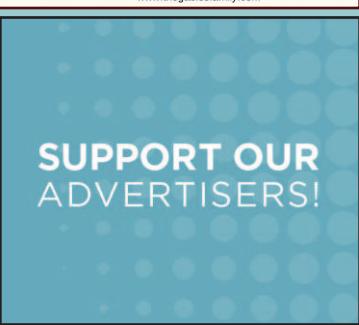
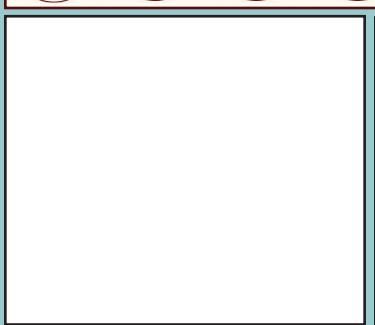


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**(435) 787-1023**

# Medicare

Dear Marci,

I signed up for Medicare last year and recently learned that Medicare costs change from year to year. What are the new Medicare costs for 2026?

-Richard (Camden, MN)

Richard,

Yes, Medicare costs change from year to year, so I'm glad that you asked! Below, you'll find an overview of the Medicare costs you can expect in 2026:

## Part A (Hospital insurance)

- Part A premium:
  - Free if you've worked 10 years or more in employment that meets Social Security requirements, or if your spouse has
  - \$311 per month if you've worked 7.5 to 10 years
  - \$565 per month if you've worked fewer than 7.5 years
- Part A hospital deductible:
  - \$1,736 each benefit period
- Part A hospital coinsurance:
  - \$0 for the first 60 days of inpatient care each benefit period
  - \$434 per day for days 61-90 each benefit period
  - \$868 per lifetime reserve day after day 90 in a benefit period
    - (You have 60 lifetime reserve days that can only be used

once. They're not renewable.)

- Skilled nursing facility (SNF) insurance:
  - \$0 for the first 20 days of inpatient care each benefit period
  - \$217 per day for days 21-100 each benefit period

## Part B (Medical insurance)

- Part B premium: \$202.90

If your annual income is higher than \$109,001 for an individual (\$218,001 for a couple), you will pay a **higher Part B premium**

If you have limited income and assets, you may qualify for the Medicare Savings Program and not owe a Part B premium

- Part B deductible: \$283 per year
- Part B coinsurance: 20% for most services Part B covers

## Part D (Prescription drug coverage)

- National average Part D premium: \$38.99 per month
- Maximum deductible: \$615 per year
- Out-of-pocket limit: \$2,100
- People with Medicaid, Medicare Savings Programs, or who have limited income and assets and apply directly, have reduced Part D costs through the Low-Income Subsidy (LIS), also called Extra Help

Keep in mind that if you have a **Medigap policy** or are enrolled in a Medicare

continued on page 5

## Medicare

Advantage Plan, your costs will look a bit different. With a Medigap, you pay a monthly premium for that policy, which in turn pays part or all of your out-of-pocket costs for Medicare-covered services. **Medigap premiums** vary throughout the country, but in general, they range from \$100 to \$300 per month. Medicare premiums can increase from year to year. Medigap premiums are separate and in addition to the Part B and Part D premiums.

If you choose to enroll in a Medicare Advantage Plan for 2026, you'll typically still have to pay the Part B monthly premium. Some Medicare Advantage Plans may also have an additional monthly premium. If the Medicare Advantage Plan includes Part D (most do), the premium for the Part D coverage will be combined with the premium for the Medicare Advantage portion of the plan. Each year in September, you should get an **Evidence of Coverage (EOC)** and / or Annual Notice of Change (ANOC) which explain any changes in the plan for the upcoming year.

I hope this is helpful!

-Marci



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Cache County Senior Center, Logan, UT

B 4C 05-1038

# February 2026

MONDAY	TUESDAY	WEDNESDAY
<b>2 Groundhog Day</b> 10:00 Journaling 11:00 Bingo 11:00 American Sign Language 12:30 Jeopardy 1:00 Coloring	<b>3</b> <b>11:00 Good Grief Support Group</b> 11:00 Mind Fitness 11:30 Cranium Crunchers 1:00 Movie: West Side Story	<b>4</b> <b>11:00 Craft: Love Bugs (\$2)</b> <b>1:00 Paint 'n' Sip (\$5)</b> <b>1:00 Knitting Group</b>
<b>9</b> 10:00 Journaling <b>11:00 Music Bingo: Love Songs</b> 11:00 American Sign Language 12:30 Jeopardy 1:00 Coloring	<b>10</b> 11:00 Mind Fitness 11:30 Cranium Crunchers 1:00 Movie: Splash	<b>11</b> <b>11:00 Craft 'n' Chit Chat: Kissing Booth (\$3)</b>
<b>16 Closed In Observance</b> 	<b>17 Mardi Gras/Lunar New Year</b> <b>11:00 Lunar New Year Party</b> 12:45-3:00 Commodities 1:00 Movie: Ghost	<b>18</b> <b>11:00 Jewelry making (\$2)</b> 12:30 L&L: Cancer Prevention w/ Shari from IHC Cancer Center
<b>23</b> 10:00 Journaling 11:00 Bingo 11:00 American Sign Language 12:10 L&L: Nutrition w/Jenna 12:30 Jeopardy 1:00 Diabetes Support Group 1:00 Coloring	<b>24</b> 11:00 Mind Fitness 11:30 Cranium Crunchers 1:00 Movie: Instant Family 	<b>25</b> <b>11:00 Origami</b> 2:15 Book Club: From lost to found on the Pacific Coast Trail
	A simple, quiet, steady grace, A knowing smile upon your face. You see the real me, flaws and all, And catch me gently when I fall. More than just a passing phase, You're sunlight in my cloudy days.	

# February 2026

THURSDAY	FRIDAY
<b>5</b> <b>10:00</b> Soup-er Bowl Party (\$1) <b>11:15</b> Cardmaking w/Brenda <b>1:00</b> TED: Can we regenerate heart muscle with stem cells? <b>1:30</b> Ping Pong	<b>6</b> 9:00 Senior Swans Ballet 10:00 Sewing (\$10) 11:00 Wii Bowling 
<b>12</b> <b>11:00</b> Cooking Class: Cherry Cheesecake Dip (\$3) <b>1:00</b> TED: The danger of a single story (Black History Month) <b>1:30</b> Ping Pong	<b>13</b> 9:00 Senior Swans Ballet 10:00 Sewing <b>11:00</b> Mardi Gras Party 11:00 Blood Pressure
<b>19</b> <b>11:15</b> Out to Lunch Bunch: Nara Ramen (\$2) <b>1:30</b> Ping Pong	<b>20</b> Caregivers Day 9:00 Senior Swans Ballet 10:00 Sewing 12:15 L&L: Caregivers Support, BRAG Aging Services
<b>26</b> <b>11:00</b> Poker Tournament <b>1:00</b> TED: Detect and prevent Alzheimer's disease before memory loss <b>1:30</b> Ping Pong	<b>27</b> 9:00 Senior Swans Ballet 10:00 Sewing 11:00 Wii Bowling 11:00 Blood Pressure
<b>HAPPY VALENTINE'S DAY!</b>	

## Daily Activities

8:00-2:30 Computers

8:00 Fitness Room

8:00 Library

12:00-1:00 Lunch

8:00 Pool Tables

8:00-2:30 Quilting

### Monday

10:00 Bread & Jam Band

10:00 Poker

11:00 Ukulele Class

11:00 Bingo

12:30 Jeopardy

1:00 Coloring Group

1:00 Game: Hand & Foot

1:00 Tai Chi

### Tuesday

8:30 Ceramics

10:15 Tai Chi

10:30 Writers Group

1:00 Mahjong

1:00 Movie

### Wednesday

9:45 Chair Yoga

11:00 Line Dancing

1:00 Bobbin Lace Group

1:00 Bridge

1:00 Tai Chi

1:00 Chinese Mahjong

### Thursday

8:30 Ceramics

10:00 Bingocize

10:30 Sit & Be Fit w/ Darrell

11:00 Poker

1:00 Mahjong

### Friday

10:00 Painting

10:00 Sewing

11:00 Board/Card Games

1:00 Tai Chi

2:25 Mindfulness Group

# Five Quick and Easy Home Modifications

Make Your Home Safer Today!

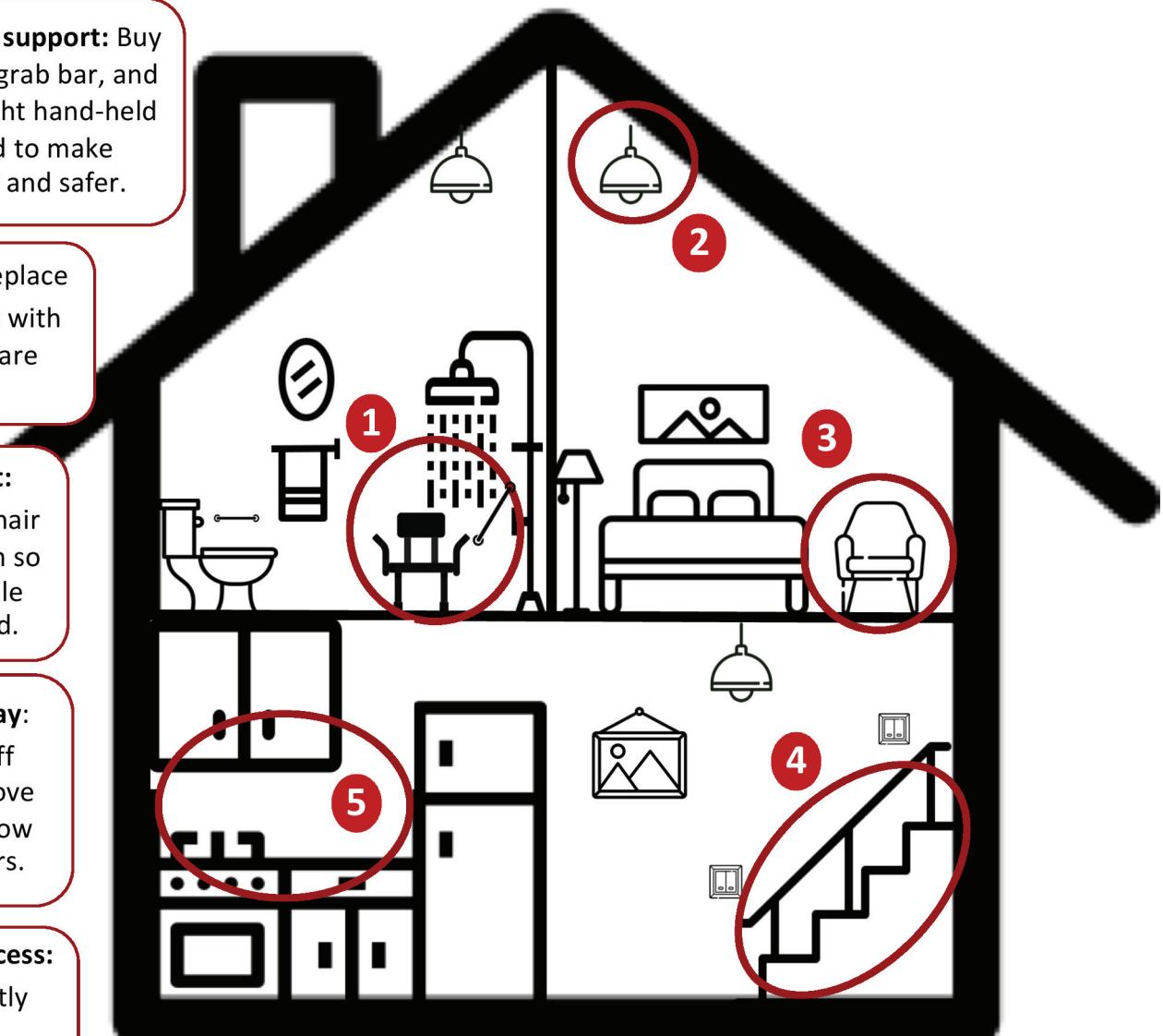
**1. Secure some support:** Buy a shower seat, grab bar, and adjustable-height hand-held shower head to make bathing easier and safer.

**2. Light it up:** Replace burnt-out bulbs with bright, non-glare lightbulbs.

**3. Have a seat:**  
Place a sturdy chair in your bedroom so you can sit while getting dressed.

**4. Clear the way:**  
Keep items off stairs and remove clutter and throw rugs from floors.

**5. Store for success:**  
Keep frequently used items between waist and shoulder height.



*This material was developed by the National Home Safety and Home Modification Work Group. The Work Group is a collaboration of the National Falls Prevention Resource Center at the National Council on Aging and the Fall Prevention Center of Excellence at the University of Southern California Leonard Davis School of Gerontology. For more information, visit [bit.ly/NHSHMworkgroup](http://bit.ly/NHSHMworkgroup) and [www.hOMEMODS.org/hminto](http://www.hOMEMODS.org/hminto) to find home modification funding sources.*

*This project was supported, in part by grant number 90FP0023 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.*

## Activities



**MARDI GRAS  
Party**  
FRI., FEB. 13TH IN THE CAFETERIA  
Join us in our annual  
celebration of Mardi Gras!

**BINGO AND GAMES!**      **KING CAKE WILL BE SERVED!**

**PARTY STARTS AT 11AM**



**Cherry Cheesecake Dip**  
THURSDAY, FEB. 12<sup>TH</sup>  
11AM IN THE CAFETERIA

**\$3 FEE**

**RSVP @ FRONT DESK**



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## FEBRUARY 2026 MENU

Monday	Tuesday	Wednesday	Thursday	Friday
<b>2</b> <b>Sloppy Joes</b> Coleslaw Tropical Fruit Potato Chips  <small>gluten sensitive vegetarian option</small>	<b>3</b> <b>Pepper Ground Beef with Rice</b> Sautéed Zucchini 5 Cup Fruit Salad  <small>gluten sensitive vegetarian option</small>	<b>4</b> <b>Pinto Bean &amp; Ham Soup</b> ½ Egg Salad Sandwich Carrot Raisin Salad Mixed Fruit  <small>gluten sensitive vegetarian option</small>	<b>5</b> <b>Chicken Alfredo</b> Italian Veggies Grape Salad Breadstick  <small>vegetarian option</small>	<b>6</b> <b>Pork Chops</b> Mashed Potatoes & Mushroom Gravy Green Beans Applesauce Cookie  <small>gluten sensitive</small>
<b>9</b> <b>Turkey Shepherd's Pie</b> Garden Vegetable Blend Peaches  <small>vegetarian option</small>	<b>10</b> <b>Chef's Choice</b>	<b>11</b> <b>German Potato Soup</b> House Salad Mixed Fruit Wheat Roll  <small>gluten sensitive vegetarian option</small>	<b>12</b> <b>Chicken Fajita Rice Bowl</b> Roasted Corn Oranges  <small>gluten sensitive vegetarian option</small>	<b>13</b> <b>Baked Salmon</b> Rice Pilaf Creamed Peas Mixed Berries Red Velvet Cake  <small>gluten sensitive vegetarian option</small>
<b>16</b> <b>Closed</b> 	<b>17</b> <b>Ham Croissant Sandwich</b> 3 Bean Salad Pineapple  <small>gluten sensitive vegetarian option</small>	<b>18</b> <b>Hamburgers</b> Broccoli Salad Mixed Fruit Chips Cookie  <small>gluten sensitive vegetarian option</small>	<b>19</b> <b>Pot Roast Casserole</b> Buttered Peas Apple Salad	<b>20</b> <b>Pineapple Chicken with Rice</b> California Blend Veggies Tropical Fruit  <small>gluten sensitive vegetarian option</small>
<b>23</b> <b>Roasted Chicken Thigh</b> Au Gratin Potatoes Mixed Vegetables Tropical Fruit	<b>24</b> <b>Chicken Pesto Cavatappi</b> Garden Blend Vegetables Peaches & Cottage Cheese  <small>vegetarian option</small>	<b>25</b> <b>Chicken Wild Rice Soup</b> Fresh Beetroot Salad Mixed Fruit Roll  <small>gluten sensitive vegetarian option</small>	<b>26</b> <b>Chef's Choice</b>	<b>27</b> <b>BBQ Pork Sandwich</b> Coleslaw Mixed Fruit  <small>gluten sensitive vegetarian option</small>
				

For those 60+ and their spouse the suggested donation is \$4.00. Don't forget to call in by 3:00 p.m. the day before. The full cost of the meal is \$12.00 for those under age 60. Please pay at the front desk to receive your meal.  
 \*\*\*Menu is subject to change \*\*\*

## Activities

JOIN US FOR  
**FEBRUARY SEWING CLASS**  
EVERY FRIDAY AT 10AM  
\$10 FOR THE WHOLE MONTH!  
MAKE THESE CUTE PROJECTS!



YOU'RE INVITED TO JOIN IN ON A  
**Soup-er Bowl Party**

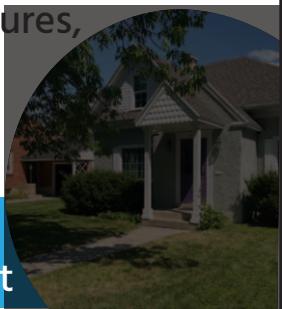
Thursday, February 5<sup>th</sup> at 10am  
in the cafeteria we will be  
having a soup potluck!  
\$1 fee to join in on the tasting.  
RSVP @ the front desk to  
participate in both tasting and  
bringing soup! There is no  
charge to bring a soup, just to  
taste.



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# Your Home Health Care Has Ended: What's Next?

For many older adults, home health care plays a crucial role in recovery after an illness, injury, or surgery. It can act as a bridge between a hospital or skilled nursing visit and caring for oneself. It's also a way for homebound people to get the support they need.

However, home health care is usually a short-term service. It's meant to help stabilize health, rehabilitate, and teach new skills, but it doesn't last forever.

Most funding sources (particularly Medicare) will stop covering home health care services when the patient recovers enough or sometimes if their progress stalls. This ending point may come too soon for some people, especially if they still have health needs or aren't fully independent.

The end of home health care doesn't mean the end of support. There are still many options out there for getting the help you need. In this article, we're highlighting options for care depending on your situation when home health care comes to an end.

## Why home health care ends

Home health care provides skilled care that you'd typically need to go to a doctor, hospital, or specialist for. Offered services include the following, depending on your needs:

- Skilled nursing care (wound care, IV medication administration, etc.).

Physical therapy.

Speech therapy.

Occupational therapy.

Assistance with personal care (but only if your doctor deems it medically necessary and only if you need skilled care, too).

Medical social services (only if you need skilled care, too).

Home health care services are not simply there to make your life easier. Providers travel to the patients because they have a short-term need for medical care after an injury, illness, surgery, or similar situation and are considered homebound (meaning leaving the home is very difficult or impossible).

This process is designed around medical necessity. This means you're typically eligible for the services when you need them, particularly when visiting a doctor's office would be difficult.

Your needs will likely change as you go through home health care, and eventually, the funding will end. What you can do next will depend on your needs at that time.

## Immediate next steps

Home health care won't end suddenly. Your goals and progress will be assessed before any decision is made, and health care providers will work with you to determine the next steps.

This process will typically involve talking about:

- Alternative sources of any care required.
- Plans for medication management.

continued on page 14

## Activities



YOU'RE INVITED TO A  
**LUNAR NEW  
YEAR PARTY**

We will be ringing in the year of the horse on Tuesday, February 17<sup>th</sup> at 11am in the cafeteria.  
No need to RSVP!  
We will be playing games and having treats!





**PAINT 'N' SIP  
IS MOVING!**

Going forward, paint 'n' sip will now take place on Wednesdays once a month in the ceramic room. We will still be serving drinks and snacks as we paint.

Next event is on Wed., Feb. 4<sup>th</sup> @ 1pm

**RSVP/ \$5 FEE**



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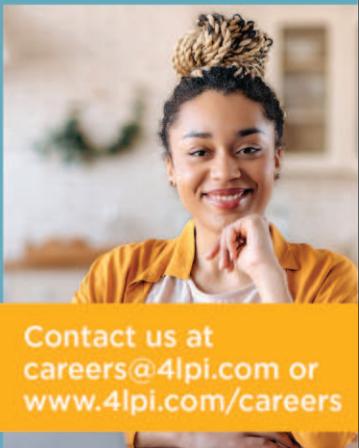




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Cache County Senior Center, Logan, UT

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# Your Home Health Care Has Ended: What's Next?

Continued from pg. 12

- Follow-up appointments with specialists and your primary care physician.
- How to ensure progress continues.
- Local resources and services to support your recovery.

This is also your chance to ask questions. Doing so helps ensure that you're fully informed about the next steps.

## If your health has dramatically improved

This is the best possible outcome and the goal of home health care.

However, you'll still need to keep an eye on your health. This includes:

- Taking medications as prescribed.
- Continuing with any exercises recommended by physical therapists.
- Keeping up with personal hygiene.
- Eating well.
- Exercising at a level you are safe and comfortable with.
- Staying socially connected.

You may also want in-home support from a family member or a home care aide. While home care services don't provide medical support, they can make self-care tasks much safer and easier and also assist with household tasks.

## If you still need support with recovery

When home health care ends, if your health has improved, you might be visiting specialists instead of having them come to you.

Support options here include the following:

- In outpatient treatment, you can receive some services at your local hospital but are not admitted and can return home the same day.
- Your primary care provider will continue to provide support, recommendations, and health monitoring.
- You can make follow-up appointments with specialists to continue your work.
- There may also be some programs in your local community, like chronic disease management groups and fall prevention classes. You may find support groups as well, which offer information and social support.

## If you still need help at home

Many people transition from home health

care to nonmedical home care services.

Although home care does not provide skilled medical care, it still provides substantial support, making it safer and healthier to remain at home.

Funding options for home care are more limited than for home health care. You might find support through Medicaid waiver or other local programs, or you may need to pay for the service yourself.

Family can also be helpful here, with family members often stepping up as caregivers.

The home health care staff may have even

continued on pg. 15

# Your Home Health Care Has Ended: What's Next?

Cont. from pg. 14-

taught them some skills and techniques to help with your care.

## If funding has ended but you still need home health care

The end of funding doesn't have to mean the end of home health care. Sometimes you'll simply need to look for other funding sources.

Depending on your situation, you may be able to use the following to pay for home health care: Medicaid.

Private insurance.

Long-term care insurance.

Veterans benefits.

You can also dispute the decision to end your home health care. This can be important because home health care agencies don't always fully understand Medicare funding. They may even end care when you are actually still eligible.

Your provider is required to give you a notice of Medicare non-coverage when funding has ended. This includes details about how to file an expedited appeal and can help you fight any changes.

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# Activity Page

## SPRING WORDSEARCH



J V Q J G H F R L R G S N L A D Y B U G  
 R O P E K X Q S R A A T N W Y B Y U B K  
 I E I Q C B C H A H O L A X B U A M E M  
 B N I D I I V O L J T F P O M T S B E A  
 U I Y V H D L W L V J R B K A T Z R B R  
 Z H D X C U V E I O U Q E O L E Y E Y C  
 Z S O N A C U R P T R B Y V G R B L E H  
 I N H G V K U S R K N F P Y O F L L N Q  
 N U N E W L I F E U A F U M U L K A O D  
 G S W E N I O K T J L E P L M Y C W H S  
 M Y W X H N S U A L R V R O J X H V F U  
 A Z N J E G C R C P T E V B Y P S D U B  
 Y F F N B M D F E S E E T L G M I F G D  
 I S B V U G O I E W N G F S E N J Z F I  
 R Y D L P B E N C U O N G A A Y I I Z T  
 T H A T C H L I N G O L D X P E K R H S  
 W O B N I A R F B G I O F U D S N Y P Q  
 E P J E X R F L A C W E R P B X E T J S  
 D K N M U T E R N K D P N Y B F Y J Q R  
 V U U D Y U D M A P R I L T E L G I P E

**WORD LIST**

APRIL	COLORFUL	HONEYBEE	NEW LIFE
BUNNY	DRAGONFLY	LADYBUG	PIGLET
BUTTERFLY	DUCKLING	LAMB	RAINBOW
BUZZING	EASTER	MARCH	SHOWERS
CALF	EGG	MAY	SPRING BREAK
CATERPILLAR	FLOWERS	MEADOW	SUNSHINE
CHICK	FOAL	NEST	UMBRELLA
CLOVER	HATCHLING		

*Homemade  
GIFTS MADE EASY*



## Photo of the Month!

We sure Love  
Valentines!

### Expert

7			4	5
		1		6
2		7		
	4	2		8
	7		1	
1	3		5	9
		5	1	
9		3		6
6				4