

## DEAR READERS: THANKS FOR MAKING US A PART OF YOUR WEEK IN 2018



by Jessica Riel,  
 Editor, *The Good Life*,  
*LifePath*

Every year, it feels like more and more information vies for a piece of our time. In 2018, there are not just computers and smartphones that ding and buzz with bits of news, but even watches, cars, and home devices talk and beep at us so we can stay in the millions of loops abuzz on our planet. And that's on top of the old standards like television, radio, and the tangible newspaper, which, perhaps thankfully, don't tend to chime and vibrate to get our attention, but are still there waiting to be listened to and perused.

Amid all that chaos of information, you've decided to take time to read these pages, and for that we are thankful. Whether you read the articles and stories presented here on newsprint in *The Recorder*, in our monthly mailing, or online via email subscription or at [LifePathMA.org](http://LifePathMA.org), thank you for taking the time to stay in the loop with us.

We also want to send thanks to the many people who helped each story come to life, by being interviewed or putting their own words to paper. For those of you who read online, the top 2018 story visited this year was about Dino Schnelle, who participated in our free Healthy

**"Whether you read the articles and stories presented here on newsprint in *The Recorder*, in our monthly mailing, or online via email subscription or at [LifePathMA.org](http://LifePathMA.org), thank you for taking the time to stay in the loop with us."**

Living workshop on managing chronic pain. Dino reported that "the goal-setting and expectations-management tools have been one of the most important things that I learned, and the exercise and diet tools continue to help me reclaim my life." If you know someone who could benefit from the program or are interested yourself, new sessions begin in February 2019. Visit [LifePathMA.org/events/healthy-living-workshops](http://LifePathMA.org/events/healthy-living-workshops) to learn more or contact Program Manager Andi Waisman at 413-773-5555 x2297 or [awaisman@lifepathma.org](mailto:awaisman@lifepathma.org).

Reviewing the top stories in 2018 helps us to determine what to cover in the coming year, but if

you'd like to share your own thoughts and ideas, we welcome them! You can reach me, the editor, by email at [goodlife@LifePathMA.org](mailto:goodlife@LifePathMA.org) or by writing to:

Jessica Riel  
 Editor, *The Good Life*  
 LifePath, Inc.  
 101 Munson St., Ste. 201  
 Greenfield, MA 01301

If you missed a past edition of *The Good Life*, you can find it online at [LifePathMA.org/news/goodlife](http://LifePathMA.org/news/goodlife). There you can also sign up to receive *The Good Life* in your email inbox each week. And if you know someone who doesn't have access to *The Good Life* in the *Saturday Recorder* or via the internet, you can also reach out to me (email, mail, or phone: 413-773-5555 x2296 or 978-544-2259 x2296) with a request to sign up for the monthly mailing subscription list.

Have a very happy new year!

*If you need a hand, give LifePath a call at 413-773-5555 or 978-544-2259 or email [info@LifePathMA.org](mailto:info@LifePathMA.org). We're here to help! Learn more about our programs and services for elders, people with disabilities, and their caregivers at [LifePathMA.org](http://LifePathMA.org).*

## WILL YOU JOIN US FOR LUNCH THIS WEEK?

Late on a weekday morning, the air fills with a light breeze as you walk up to a door, opening it the scent of a warm harvest soup simmering on a stove and the sound of lively voices chattering out into the country air.

You walk into a friendly lunchtime gathering, pick a seat by a window, and take a few minutes to settle before you add your voice to the discussion around you.

Welcome to your local dining center and luncheon club. More than a dozen groups gather during the week all across Franklin County and the North Quabbin region. Have you given one of these lunches a try? It's worth dropping by and seeing why so many locals keep returning.

"It's good visiting time. We have a chance to gab," says a luncheon club attendee. "We have a good time!"

Seniors age 60 and older and their spouses of any age are invited to attend. Individuals with disabilities who are under age 60 and reside in the same home as an elder diner may also attend. Dining centers and luncheon clubs offer a time to enjoy a meal in the company of neighbors and friends. Call one of our locations to order a meal:

**Athol Senior Center**  
 Tuesdays & Wednesdays, 10 a.m. to 1 p.m.  
 978-249-9001

**Bernardston Senior Center**  
 Monday evenings  
 Tuesday through Friday, 9:30 a.m. to 1 p.m.  
 413-648-5319

**Charlemont Luncheon Club**  
 Wednesdays, 10 a.m. to 1 p.m.  
 413-339-5720



*The Shelburne Senior Dining Center was one of six dining center and luncheon club locations to celebrate a 45th anniversary this year.*

**Erving Senior Center**  
 Mondays, Wednesdays, Thursdays & Fridays,  
 9:45 a.m. to 12:45 p.m.  
 413-423-3308

**Leverett Luncheon Club**  
 Fridays, 10 a.m. to 1 p.m.  
 413-367-2694

**Montague Senior Center**  
 Tuesday through Thursday, 10 a.m. to 1 p.m.  
 413-863-9357

**New Salem Luncheon Club**  
 2nd & 4th Friday of the month  
 10 a.m. to 1 p.m.  
 978-544-2178

**Northfield Senior Center**  
 Tuesdays, 10 a.m. to 1 p.m.  
 413-498-2186

**Orange Senior Center**  
 Mondays & Fridays, 9:30 a.m. to 12:30 p.m.  
 978-544-7082

**Petersham Luncheon Club**  
 Mondays, 10 a.m. to 1 p.m.  
 978-724-3522

**Phillipston Luncheon Club**  
 1st & 3rd Tuesday of the month, 10 a.m. to 1 p.m.  
 774-262-0952

**Rainbow Elders Luncheon Club**  
 at the South County Senior Center  
 3rd Thursday of the month, 12 to 2 p.m.  
 (413) 773-5555 x1242

**Royalston Luncheon Club**  
 Wednesdays, 10 a.m. to 1 p.m.  
 978-249-9656

**Shelburne Senior Center**  
 Thursdays, 10 a.m. to 1 p.m.  
 413-625-6266

**South County Senior Center**  
 Mondays, Wednesdays & Fridays, 10 a.m. to 2 p.m.  
 413-665-5063

**Warwick Luncheon Club**  
 Tuesdays, 10 a.m. to 1 p.m.  
 978-544-2630

Participants are asked to call to sign up for lunch by 11 a.m., one serving day in advance. You do not have to be a resident of the community in which you dine. A \$3 suggested donation will help cover the cost of the meals.

The Athol, Deerfield, Montague, Northfield, Orange, and Shelburne dining centers all reached their 45th anniversaries this year, having been among the first meal sites to open back in 1973.

Dining centers and luncheon clubs have been managed by LifePath since 1974. For more information, contact [info@LifePathMA.org](mailto:info@LifePathMA.org), 413-773-5555 or 978-544-2259. Read more and find menus at [LifePathMA.org](http://LifePathMA.org).

## SHINE: SERVING THE HEALTH INSURANCE NEEDS OF EVERYONE

### Medicare Part B premiums, deductibles and coinsurance for 2019



by Lorraine York-Edberg, Western Mass. Regional SHINE Program Director, LifePath

**“The monthly Part B premium for those who are enrolled helps pay for doctors’ services, x-rays and tests, outpatient hospital care, ambulance service, medical supplies, and other medical equipment.”**

Social Security if you believe your IRMAA is incorrect by contacting your local Social Security office. Some other beneficiaries will be paying higher Part B premiums if they are on Medicare Part B, but not yet collecting their Social Security benefit.

The monthly Part B premium for those who are enrolled helps pay for doctors’ services, x-rays and tests, outpatient hospital care, ambulance service, medical supplies, and other medical equipment.

The 2019 Part B annual deductible will be \$185 for all people with Medicare, an increase of \$2 from 2018. The Part B deductible is annual; once you have incurred \$185 of expenses for Medicare-covered services in any year, the Part B deductible does not apply to any further covered services you receive for the rest of the year.

Medicare Part A (Hospital Insurance) helps

pay for hospital care, skilled nursing care, home health care, hospice care, and other services. The Part A deductible will increase from \$1,340 to \$1,364 for beneficiaries with Medicare only; the Part A deductible is the beneficiary’s only cost for up to 60 days of Medicare-covered inpatient hospital services. The 61st to the 90th day has increased from \$335 to \$341 a day, and beyond the 90th day has increased from \$670 to \$682 a day. For beneficiaries who have a Medigap plan to supplement Medicare, often most of these costs are covered by their supplemental insurance.

The skilled nursing facility coinsurance increased from \$167.50 to \$170.50 for the 21st to the 100th day. Medicare Part A covers the first 20 days in a skilled nursing facility, after a three-day qualifying stay in a hospital.

Many Medicare beneficiaries purchase additional insurance to cover the gaps of Medicare to help reduce out-of-pocket expenses.

*This article is based on a news release from the Centers for Medicare and Medicaid Services.*

*The SHINE program, Serving the Health Insurance Needs of Everyone... with Medicare, provides free, confidential, and unbiased health insurance counseling for Medicare beneficiaries. To reach a trained and certified counselor in your area, contact the Regional Office at 1-800-498-4232 or 413-773-5555 or contact your local council on aging.*

The Centers for Medicare and Medicaid announced the Medicare Part A and B premiums and deductibles for 2019.

These figures are based on the Social Security Cost of Living increase of 2.8% for 2019, which equates to an increase of \$28 monthly for every \$1000 you receive in Social Security.

The standard monthly premium for Medicare Part B in 2019 will be \$135.50, up from \$134 in 2018. Some beneficiaries will pay less than the full standard monthly premium amount due to the statutory hold harmless provision, which limits certain beneficiaries’ increase in their Part B premium to be no greater than the increase in their Social Security benefits.

Medicare beneficiaries whose individual income is above \$85,000 annually or a couple’s joint income above \$170,000 annually will pay an increased amount for their Part B and Part D, called an income-related monthly adjustment amount, also known as “IRMAA.” The Federal government bases the 2019 adjustments on the beneficiaries’ 2017 Federal Income taxes. You may request a new initial determination through

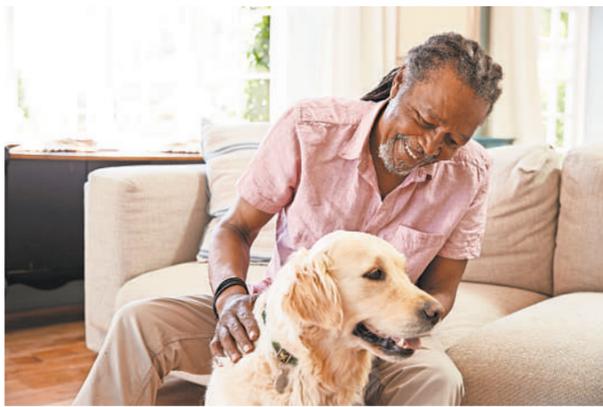
## MANAGING PAIN SERIES

### Part 1: Moving beyond opioids

Most people experience some kind of pain during their lives. Pain serves an important purpose: it warns the body when it’s in danger. Think of when your hand touches a hot stove. But ongoing pain causes distress and affects quality of life. Pain is the number one reason people see a doctor.

A class of drugs called opioids is often used to treat pain. One reason, explains National Institutes of Health (NIH) pain expert Dr. Michael Oshinsky, is that opioids work well for many people. Opioids can stop the body from processing pain on many levels, from the skin to the brain. Because they work throughout the body, he says, “Opioids can be very effective for multiple types of pain.”

But opioids also produce feelings of happiness and well-being. And they’re reinforcing: the more people take them, the more they crave them. This can lead to addiction, or continuing to take opioids despite negative consequences. Scientists



*The Healthy Living program at LifePath offers a free Chronic Pain Self-Management workshop that helps people build self-confidence to assume an active role in managing their chronic pain. Participants explore the cause of pain; distraction and relaxation techniques; dealing with difficult emotions, stress, fatigue, isolation, and poor sleep; appropriate exercise; strategies on healthy eating, weight management, and nutrition; pacing activity and rest; and more. The next six-week workshop series starts on February 14 at North Quabbin Recovery Center. To learn more or register, contact Andi Waisman, Healthy Living Program Manager, 413-773-5555 x2297, 978-544-2259 x2297, or [awaisman@LifePathMA.org](mailto:awaisman@LifePathMA.org). Find out more about all Healthy Living workshops at [LifePathMA.org/events/healthy-living-workshops](http://LifePathMA.org/events/healthy-living-workshops).*

have not yet been able to develop opioids that reduce pain without producing these addicting effects, Oshinsky explains.

The longer someone takes opioids, the more they may need to take to get the same effect. This is called tolerance. Having a high tolerance doesn’t always mean you’ll become addicted. But taking higher doses of opioids increases the risk for both addiction and overdose.

The U.S. is now in the grip of an opioid crisis. Every day, more than 100 Americans die from an opioid overdose. This number includes deaths from prescription opioids.

“We don’t need ‘better’ opioids. We need to move away from the reliance on opioids for developing pain treatments,” Oshinsky says.

The National Institutes of Health (NIH) is funding research into new and more precise ways to treat pain. It’s also working to develop new treatments to combat opioid misuse and addiction.

*Learn more about pain treatment alternatives to opioids next week.*

*Article adapted from the NIH October 2018 News in Health, available online at [newsinhealth.nih.gov](http://newsinhealth.nih.gov).*



*“You learn some great history and stories that you’d never have known without meeting these people. They’re all unique and special in their own way.”*

—Alan Coutinho, Volunteer Meals on Wheels Driver

Find your story.  
 Volunteer with LifePath.

413.773.5555 | 978.544.2259 | 800.732.4636  
[Info@LifePathMA.org](mailto:Info@LifePathMA.org) | [LifePathMA.org](http://LifePathMA.org)



**We would like to wish our community a Safe, Happy & Healthy HOLIDAY SEASON!**

From our family to yours

**WIZZ RADIO AM 1520**



**Collective Home Care Inc.**  
 Providing Compassionate and Professional Home Health Care Services in Franklin and Hampshire Counties.  
**413-397-9933**  
 Locally Owned and Operated since 1999

**IN GOOD COMPANY**  
 A SKILLED ELDER COMPANION SERVICE

Offering skilled and intentional companionship to elders and others in the final phase of life.



[sitalang@ingoodcompanynow.com](mailto:sitalang@ingoodcompanynow.com)  
[www.ingoodcompanynow.com](http://www.ingoodcompanynow.com)  
**413-834-7569**

**Sita Lang**  
 Hospice trained/  
 CPR certified