



UPDATES AND NEWS



October 2025



October 15 -December 7

Have you evaluated your current insurance plan for 2026?

- Will your premium increase?
- Is your medication covered?
- Will your medication out of pocket cost increase?
- Are you able to use the same pharmacy?
- Are your current doctors still covered?
- Is your local hospital still covered?

If you want to change your insurance provider, now is the time. Please call 240-4680 and ask for ADRC. Make sure you have a list of your medications and Medicare card handy. **You do not have to change your insurance plan.** However, it is always a good idea to at least check to make sure you have the best plan for your needs. If this does not apply to you, please pass it on.

Medicare Part D drug plan coverage will continue to only have 3 parts: (1) the Initial Deductible (if any), (2) the Initial Coverage phase, and (3) the Catastrophic Phase.

The 2025 Initial Coverage Limit is met when a person has spent \$2,100 out-of-pocket on Part D formulary drugs. And after meeting the \$2,100 prescription drug maximum out-of-pocket spending limit (RxMOOP), the Part D plan member will reach the catastrophic coverage phase. This means the member and will not pay anything for formulary drugs throughout the remainder of the year.

The Inflation Reduction Act provides meaningful financial relief for millions of people with Medicare by improving access to affordable treatments and strengthening the Medicare Program both now and in the long-run.

The 2025 drug law continues to make improvements to Medicare that will expand benefits, lower drug costs, keep prescription drug premiums stable, and improve the strength of the Medicare program more throughout 2026.

<https://www.cms.gov/inflation-reduction-act-and-medicare>

<https://www.cms.gov/files/document/medicare-prescription-drug-inflation-rebate-program-proposed-rule-fact-sheet.pdf>





Medicare Drug Price Negotiation

Medicare will still be able to negotiate directly with drug manufacturers to lower the price of some of the costliest single-source brand-name Medicare Part B and Part D drugs. This means that people with Medicare will have increased access to innovative, life-saving treatments, and the costs will be lower for both them and Medicare.



Inflation Rebates in Medicare

The 2025 law requires drug companies that raise their drug prices faster than the rate of inflation to pay Medicare a rebate. This will continue to lead to a stronger Medicare for current and future enrollees and discourage unreasonable price increases by drug companies.

Thank You

Thank you to all the caregivers who've donated supplies and cost-shared during fiscal year 2025. Alabama Cares accepts donated supplies and cost-share donations. As a caregiver you can monetarily donate to the program and receive additional hours. Hours allocated are based on the amount of donation. Donated supplies were given to other caregivers. For those of you who received extra hours, it was because of other caregivers' cost share donations. **No, you do not have to donate, I simply must tell you, you can. Thank you again.**

Monica F. Barnes



CAREGIVER TIP

A caregiver's mother refused to change her underwear. The caregiver was able to convince her mother to put new underwear over her old underwear. The caregiver then cut the old underwear off and pulled it off.



Your caregiver services (Alabama CARES) are funded in part by the Administration for Community Living (ACL) through the Title III-E National Family Caregiver Support Program (NFCSP), which is part of the Older Americans Act. The funding is distributed to Central Alabama Aging Consortium through the Alabama Department of Senior Services. Alabama CARES is here to support you by providing information, assistance, education, respite, and supplemental services. The goal is to give family caregivers like you the resources and relief you need to continue caring for your loved one at home.

- Alabama Cares now has a contract with Care Connect for Life Alert systems. Life Alert falls under Supplemental services along with supplies Adapt Health. If you opt to have a Life Alert, most likely this will decrease the amount allocated for supplies. Phone me for more information. Right now there is only 1 person with a unit as we are still working out the kinks.
- Adapt Health. When you phone your order be sure to use the extension. That extension is the only one that works with the program. Adapt Health does not require a doctor's authorization; the program covers the cost. If you are unable to place an order, notify me.
- The program cannot have funds lingering not being used.
- You will continue to receive a quarterly newsletter. Information may or may not pertain to you.
- Allocation amounts vary depending on budget
- The program is a 12-month program. No funds are carried over from your service period.
- You are reassessed at the end of your 12-month period.
- Your ending date is on your allocation letter and care plan. **If there is a waiting list of other caregivers who score higher than you. You will come off the program and they will come on.**
- **No, you cannot submit reimbursement nor order supplies outside of your allocation period.**



I know being a caregiver is often times a thankless role. No one knows the financial and emotional toil caregiving has. Missing your own doctor appointments, neglecting your own household. I want to say Thank you and my hope for you is that you "Keep the Joy". When your siblings get on your nerve, Keep The Joy. When your love is unappreciated of your

work, Keep The Joy. More information to come about November Caregiver's 2025 Event.





Support Groups

First Methodist Prattville
334-365-5977

Meetings are on hold due to infestation.

Alzheimer's Foundation of America (AFH) Caregivers Support Group
1-866-232-8484

Free telephoned-based support group with Licensed Social Workers
Monday's 7-8 EDT

VA Caregiver Support
334-727-0550 (Ex 53928)
Monthly Telephone

AMES, Inc
Mets 1st Thursday-Caregiver Support @ 10:30

Two other programs that helps:

You must apply for waiver through Central Alabama Aging 334-240-4680

Medicaid Waiver Program

This program is for people who meet both medical and financial requirements with the agency. Those approved would benefit from assistance with their daily living skills from the comfort of their home.

The Medicaid Waiver program is designed to provide services to seniors and those with disabilities whose needs would otherwise qualify for placement in a long-term care facility.

Our goal is for clients to retain their independence by providing services that allow them to live in the communities they love for as long as possible.

Services

Case Management
Personal Care
Homemaker
Skilled and Unskilled Respite
Nutritional meals
Transportation



Home Instead Home Health agency offers respite grants through their Hilarity For Charity Foundation. You can only apply online:

What are respite grants?

HFC respite grants cover the cost of professional, in-home or Adult Day Center care so you can feel confident about the care being provided to your person while you take some time for yourself.

We grant two types of awards:

1. In-Home Respite Grant- 100 hours total of respite care to be used within 3 months of being awarded
2. Adult Day Center Respite Grant- 24 days of respite care to be used within 3 months of the first date of care



****VERY IMPORTANT**** Respite grants provide in-home, professional care and have NO CASH VALUE. Cash awards cannot be issued in lieu of in-home care. HFC's works with a preferred partner to coordinate the in-home care awarded through HFC's respite grant program. If care cannot be provided by a licensed provider within 60 days of the award for any reason, the grant will become void.

Am I eligible to apply?

You must be able to answer **YES** to all the following:

1. Has the person you are caring for been professionally diagnosed with Alzheimer's disease, frontotemporal dementia (FTD), Lewy body dementia (LBD), vascular dementia, mixed or other dementias, or Parkinson's related dementia?
2. Is the person you are caring for currently living at home with you?
3. Are you facing financial and emotional hardships due to the unique challenges of caring for someone with Alzheimer's or a related dementia?
4. Do you reside in the United States or Canada? (Please note, at this time, we are unable to provide grants in Puerto Rico or other U.S. territories).

I've applied before, can I reapply?

Yes, however, only one application per person will be accepted quarterly so please check your last submission date to make sure at least three months have passed since you last applied. And, no more than three awards can be issued to the same recipient within 18 months.

Please note: Applicants are not guaranteed THREE (3) grants or any specific level of the grant within the 18-month time period. Additionally, reapplying does not guarantee that applicants will receive a new grant or the same level of grant award received in the past.

<https://wearehfc.org/care-grants/>



HARVEST FESTIVAL

Find the words in the grid. When you are done, the unused letters in the grid will spell out a hidden message. Pick them out from left to right, top line to bottom line. Words can go horizontally, vertically and diagonally in all eight directions.

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

By Jimmy and Evelyn Johnson - www.qets.com

Apples	Fall	Octoberfest
Brown	Frost	Pick
Canning	Gather	Pumpkin
Cider	Glean	Reap
Colorful	Grapes	Red
Copious	Harvest	Squash
Crop	Leaves	Windy

Kurt Vonnegut

T O E S T O O - S O A T E S . T O O
 W Q E I O B W Q P Q - B Q L V G W I B . W Q P Q

 S T O E - S A T E . O E O E O
 O B W Q E I - B G V W V I . P Q E I P Q E I P Q

 - S A T A .
 - B O D G W V G .



Veterans Events and Resources




PAINT & Punch
 A FREE Fellowship Event
 for Female Veterans,
 Active Duty Members,
 and Spouses/Partners!

3rd Saturday of the Month
 12:00 PM - 3:00 PM
 5748 Carmichael Parkway
 Montgomery, AL 36117
 Contact Candi @ 334.262.1629

FREE FOOD & DRINKS, MUSIC, AND FUN!



COUNCIL ON SUBSTANCE ABUSE-NCADD
 FOLLOW US
 (334) 262-1629
 info@cosanccadd.org
 5748 Carmichael Pkwy, Montgomery, AL 36117




HOPE 4 HEROES AND FAMILIES
VETERANS, MILITARY MEMBERS, & FAMILIES
RUCK WITH US
 Let's Walk For Health Together!

2nd SATURDAY OF EVERY MONTH
 10:00 AM
 Alabama Shakespeare Festival
 (1 Festival Drive, Montgomery, AL 36117)

Join us for a little exercise and fellowship.

Walking Benefits:

- Boost Mental Clarity
- Improve Mood
- Strengthen Muscles
- Lower Cholesterol
- Increase Energy
- Clear Your Mind
- Relieve Depression
- Stabilize Blood
- Pressure Vitamin D

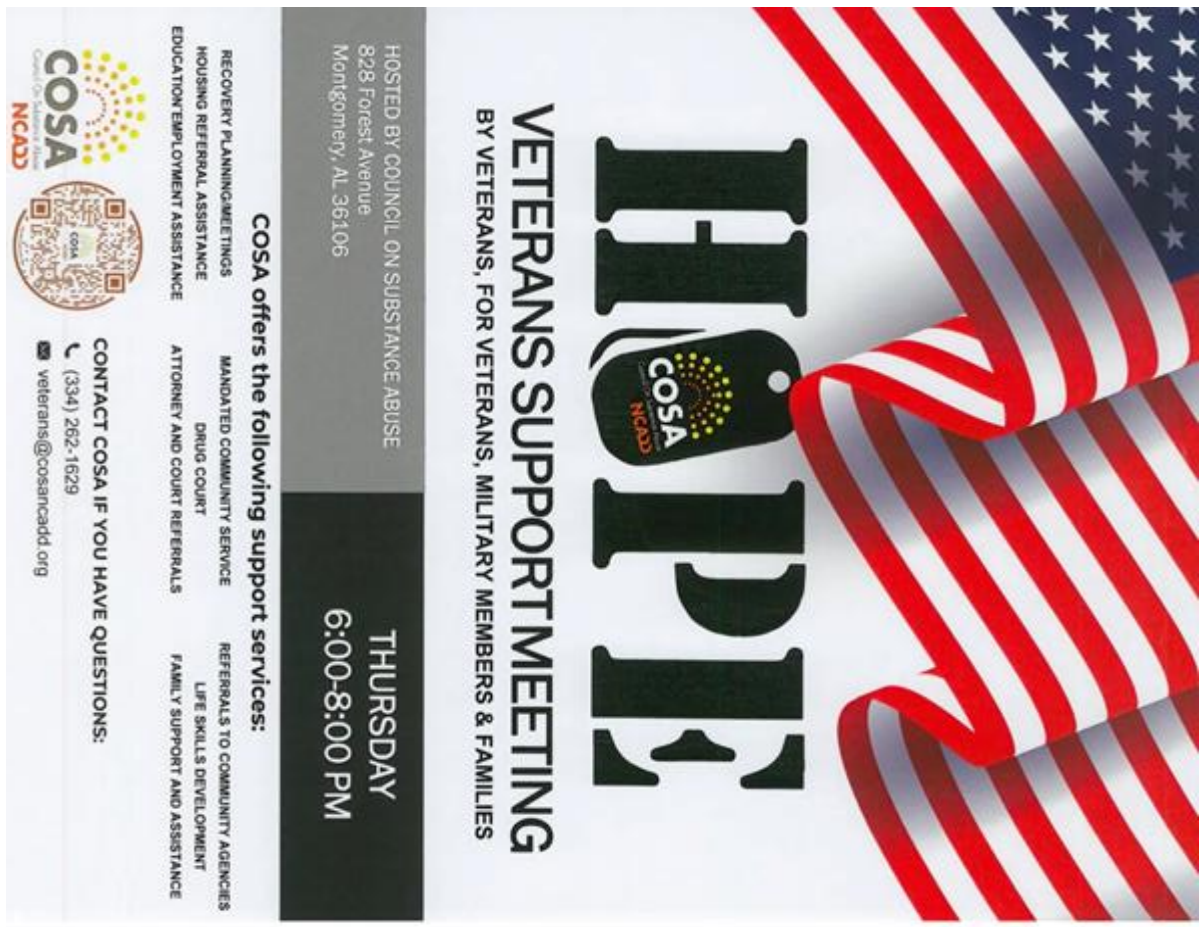
For more information, contact us at 334-262-1629 or veterans@cosanccadd.org.



334-262-1629
veterans@cosanccadd.org
cosanccadd.org



@cosacares



HELP

VETERANS SUPPORT MEETING
BY VETERANS, FOR VETERANS, MILITARY MEMBERS & FAMILIES

HOSTED BY COUNCIL ON SUBSTANCE ABUSE
828 Forest Avenue
Montgomery, AL 36106

THURSDAY
6:00-8:00 PM

COSA offers the following support services:

- RECOVERY PLANNING MEETINGS
- HOUSING REFERRAL ASSISTANCE
- EDUCATION/EMPLOYMENT ASSISTANCE
- MANDATED COMMUNITY SERVICE
- DRUG COURT
- ATTORNEY AND COURT REFERRALS
- REFERRALS TO COMMUNITY AGENCIES
- LIFE SKILLS DEVELOPMENT
- FAMILY SUPPORT AND ASSISTANCE

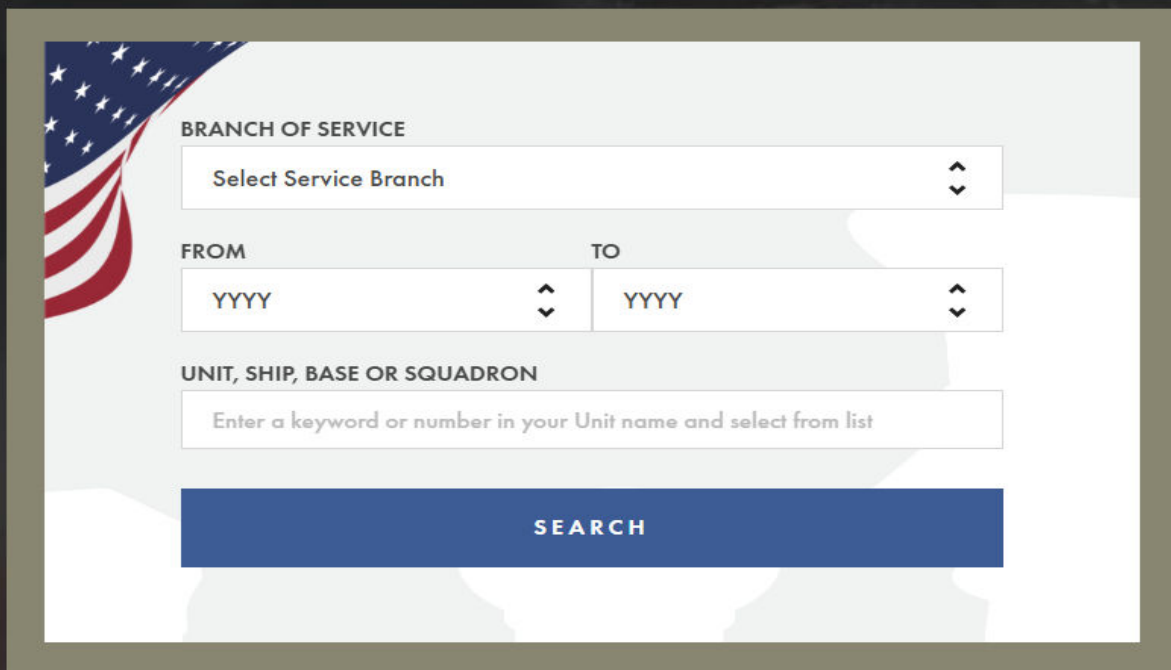
CONTACT COSA IF YOU HAVE QUESTIONS:
☎ (334) 262-1629
✉ veterans@cosancadd.org

COSA
Council on Substance Abuse
NCADD

togetherweserved.com/buddyfinder

FREE MILITARY VETERAN BUDDY FINDER

Enter a keyword or number contained in the name of a Unit, Ship, Base or Squadron you served in, plus your years in that Unit, to search all Together We Served Veteran Members who served with you. Register to view their names and service history, and make contact.



BRANCH OF SERVICE

Select Service Branch

FROM TO

YYYY TO YYYY

UNIT, SHIP, BASE OR SQUADRON

Enter a keyword or number in your Unit name and select from list

SEARCH

Are you or a loved one concerned about changes in memory?

Forgetting names? Misplacing items? Trouble finding words?



Researchers at Tuscaloosa VAMC are looking for Veterans interested in being part of a study on brain aging.

What is this study about?

This study will look at how diet, lifestyle, toxins, and brain injury affect the brain as we age.

You will complete several questionnaires and provide a blood and urine sample looking for toxins and brain health makers. It takes about 4 hours to participate.

Why participate?

- You may contribute valuable information to [help other Veterans](#).
- You will receive the results of your [lab tests for toxins and brain health](#).
- If you take part in the optional brain imaging study, you will receive [FREE MRI pictures of your brain](#).

Who can participate?

Veterans age 55 and up who have noticed changes in brain function, such as forgetfulness, memory change, or difficulty finding words.

You will receive \$75 for completing the questionnaires and lab tests at Tuscaloosa VAMC. You will receive \$50 for the MRI at the University of Alabama Life Research Institute. This study DOES NOT involve trying a new medication or treatment.

For more information or to participate, call Dr. Pilkinton at 205-554-2944

The Effects of Environmental Stressors on Neurocognitive Aging Study

VA



U.S. Department of Veterans Affairs
Tuscaloosa Veterans Affairs Medical Center

Am I eligible for VA Aid and Attendance or Housebound benefits as a Veteran or survivor?

VA Aid and Attendance eligibility

You may be eligible for this benefit if you get a VA pension and you meet at least one of these requirements.

At least one of these must be true:

- You need another person to help you perform daily activities, like bathing, feeding, and dressing, **or**
- You have to stay in bed—or spend a large portion of the day in bed—because of illness, **or**
- You are a patient in a nursing home due to the loss of mental or physical abilities related to a disability, **or**
- Your eyesight is limited (even with glasses or contact lenses you have only 5/200 or less in both eyes; or concentric contraction of the visual field to 5 degrees or less)

Housebound benefits eligibility

You may be eligible for this benefit if you get a VA pension and you spend most of your time in your home because of a permanent disability (a disability that doesn't go away).

Note: You can't get Aid and Attendance benefits and Housebound benefits at the same time.

<https://www.va.gov/find-forms/about-form-21-2680/> daily activities, or you're housebound, find out if you qualify

