

# Experience *in* Action!

King County RSVP's news for people 55 & older

Volume 38 | Issue 1 | Winter/Spring 2023



AmeriCorps  
Seniors



## Seniors serving seniors: Bridging the digital divide

by Gwen Campbell

Email, Facetime, telehealth, online shopping, bill paying ... digital devices put communications and services at our fingertips, but only if you have access and know-how, which many seniors lack. A new partnership between Solid Ground's RSVP and CIRC aims to change that.

CIRC, a nonprofit organization, provides affordable housing and support services to 40 properties throughout the Puget Sound region and manages and operates 15 of them. Approximately 90% of the 7,000 residents are older adults, 50% of whom are severely rent burdened.

**Solid Ground's King County RSVP  
(Retired and Senior Volunteer Program)**  
1501 North 45th Street  
Seattle, WA 98103-6708

***CIRC's four pillars describe  
their approach to this work:***

- 1) Real Homes that Make a Real Difference
- 2) Empowering Choice
- 3) Community, Collaboration, and Support
- 4) Purpose, Not Profit

CIRC resident services is made up of program managers and resident service coordinators who are community "concierges," assisting residents with daily living challenges. Creating safe and stable home environments, facilitating conflict resolution, and helping with paperwork for residential and government-

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RSVP volunteers will help CIRC seniors use technology to stay connected with friends, family, and community resources (photo by Rachael Green).

supported services are some of their hands-on activities.

They're part of a valuable information and referral hub for financial assistance, physical and behavioral health care, food insecurity and nutritional challenges, transportation, and educational activities.

CIRC partners with service providers and cultural and community groups to build neighborhood networks within two miles of each property. Networks are individualized to meet the needs of each living community.

Food pantries are an example of how resident services use the "four pillars approach" to address the food insecurity and nutritional challenges of seniors living on low or fixed incomes. They connect residents with a community partner, such as a local food bank or charitable organization, to supply the food.

Building trust and community through collaboration, resident volunteers receive the equipment, tools, and training to run their own food banks and make operational decisions to meet their community's needs.

Residents value the food banks for both the actual food and peace of mind. For some residents, the food they receive through CIRC makes up their entire weekly food budget. In 2022, these food banks served over 20,000 meals!

Despite any physical frailties, most residents feel they still have

something to offer: They want to give back to their community, they want to leverage their strengths to make their world a better place, and they all want to be treated with dignity. Residents serving residents meet these needs.

CIRC's community health advocates focus on supporting residents' healthcare and wellness needs. They assist residents to communicate with their healthcare providers, understand treatment options, and make their own decisions. Partnerships with nursing and social work students address residents' physical and emotional needs. Fitness classes keep participants active, and emergency preparedness training supports safe communities.

Bridging the digital divide is CIRC's latest initiative to give residents tools for success. The benefits to older adults are much the same as for younger adults.

- Access to telehealth connects residents with primary care providers and critical care.
- Keeping in touch via quick messages, leisurely phone calls, or video chats with family and friends eases loneliness and isolation.
- Playing online puzzles and games exercises cognition and memory muscles.
- Sharing hobbies and interests in community groups facilitates social connections.

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### Innovation

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Speaking Directly  
by Jen Gahagan, RSVP Director

Looking forward,  
looking back

Happy New Year to the King County Retired and Senior Volunteer Program (RSVP) community! For our first 2023 Experience in Action, our writers are exploring the theme of innovation.

From computer applications that help us track our finances to a program that pairs volunteer mentors with people who want to learn new skills, we’re excited to explore innovative ideas that came from the last few years of difficulty. We also want to celebrate the ways people adapt to different life stages and rise to the challenges of the modern day and beyond.

As we look forward, we’d like to give a refresher on AmeriCorps Seniors, the Retired and Senior Volunteer Program (RSVP), Solid Ground, and how we support volunteering for people 55 and older in King County, Washington state, and nationally!

What is AmeriCorps Seniors?

AmeriCorps Seniors is a network of national service programs for Americans 55 years and older, made up of three primary programs: Foster Grandparents, Senior Companions, and RSVP. Each program takes a different approach to improving lives and fostering civic engagement. As an AmeriCorps Seniors volunteer through the RSVP program, you commit your time to address critical community needs, including tutoring, elder care, nutrition education, healthcare access, digital navigation, capacity-building for nonprofits, and more.

What is RSVP and how is it connected to Solid Ground?

If you’re picking up this newsletter for the first time or have ever wondered what RSVP is, you’re not alone. RSVP, or the Retired and Senior Volunteer Program, is one of the largest volunteer networks in the nation for people 55 and over. Solid Ground receives federal funding through AmeriCorps Seniors to run the RSVP program for

King County. We partner with about 40 nonprofit organizations throughout King County – where RSVP volunteers serve – with all contributed hours meeting local community needs and counting toward a national service impact.

What does RSVP look like in Washington state?

Last year, 2,242 RSVP volunteers in 23 counties met critical community needs at 182 nonprofits by serving in literacy programs, food banks, nutrition programs, disaster preparedness, veteran assistance, and older adult service programs. These volunteers provided 307,032 hours of service, valued at over \$10.7 million.

What is Solid Ground?

Solid Ground works to end poverty and undo racism and other oppressions that are root causes of poverty. Each year, its 22 programs and services help more than 75,000 households overcome poverty and build better futures throughout King County and across Washington state. Key service areas include housing and housing support services, food and nutrition, access to health care and public benefits, transportation, and more. We believe that volunteers are vital to solving poverty and meeting critical community needs.

RSVP in King County: Registering as an RSVP volunteer with Solid Ground opens the door to hundreds of opportunities at King County organizations. AmeriCorps Seniors RSVP volunteers receive supplemental accident, personal liability, and auto liability insurance free of charge. The EIA newsletter, which you’re now reading, keeps volunteers and community members up to date on opportunities, the impact of fellow volunteers, and issues that matter to our community.

Learn more about Solid Ground!

RSVP volunteers are invited to join us for an upcoming virtual volunteer orientation that covers our mission, current volunteer opportunities, and how staff and volunteers work together to solve poverty. The two-hour orientation includes an hour discussing anti-racism principles. Visit [solid-ground.org/volunteer/#orientations](https://solid-ground.org/volunteer/#orientations) to sign up for a Solid Ground Volunteer Orientation today! ●

► Thursday, April 13, 2023, 1-3pm

► Thursday, June 8, 2023, 5-7pm

► Thursday, September 14, 2023, 5-7pm



AmeriCorps  
Seniors

Timeline of RSVP History

Mission

*The King County Retired and Senior Volunteer Program (RSVP) sponsored by Solid Ground meets critical community needs by helping people 55 and older find volunteer opportunities in their communities that match their interests, talents, and skills.*

History

*RSVP first started when private groups and government agencies came together to create opportunities for engagement, activity, acquaintanceship, and growth for older Americans.*

- 1965 Community Service Society of New York launched an RSVP pilot project on Staten Island with a small group of volunteers dedicated to serving their communities in various ways.
- 1969 RSVP became a nationwide program through the Older Americans Act.
- 1972 Seattle RSVP was established under United Way of King County administration.
- 1973 East King County RSVP launched under City of Bellevue sponsorship.
- 1974 Seattle RSVP and East King County RSVP merged to form King County RSVP, sponsored by the Seattle/King County chapter of the American Red Cross.
- 1993 The Corporation for National and Community Service was created to administer all national service programs.
- 1994 Fremont Public Association became King County RSVP’s new sponsoring agency.
- 2007 Fremont Public Association changed its name to Solid Ground.
- 2017 RSVP shifted focus to meeting critical needs by increasing food security, K-12 success, and keeping seniors independent in their homes.
- 2020 The Corporation for National and Community Service changed its name to AmeriCorps, and Senior Corps became AmeriCorps Seniors.
- 2021 Solid Ground became the new King County sponsor of the Statewide Health Insurance Benefits Advisors (SHIBA) program. RSVP and SHIBA teamed up to provide free, unbiased Medicare counseling.
- 2022 RSVP added a focus area to improve access to healthcare.
- 2023 RSVP added a focus area to support digital navigation.





*It Seems to Me...*  
by Peter Langmaid

Innovations in my lifetime

Innovation is the driving force in our economy and contemporary culture. It solves problems and creates other problems that require future innovative solutions. Innovation breeds more innovation, prominent examples being the Internet, smartphones, and all the useful (as well as useless) apps that have followed. The world these days is literally in our hands. But for the purposes of this article, I will focus on a few less earthshaking innovations that make modern-day life safer and easier – and impact our lives in smaller, less obvious ways.

**‘Click It or Ticket:’** Seatbelts have long been standard in most cars. When I was growing up, seatbelts were often stuck under the seats. Wearing seatbelts is now mandatory and, along with airbags, they’ve saved countless lives and prevented injuries.

**Cash machines:** When cash machines first appeared around town, I was skeptical and figured this was a new scheme by banks to steal my money, one transaction at a time. If I needed cash, I would rush to the bank before it closed for the day. Today, I’d like to have a cash machine in my car! Cash is available 24/7– good for some and a temptation for others.

**Transistor radios:** The first transistor radio hit the market in 1954. For the first time, you could take your radio with you in your

pocket. The idea of portability has led, through countless iterations, to today’s smartphone, which allows me to waste my time like never before.

**Microwave cooking:** The first reasonably priced and practical countertop microwave oven hit the market in 1967. We no longer had to impatiently wait for the oven to heat up or eat cold leftovers. With today’s hectic schedules, a hot dinner is only a few minutes from the table.

**Post-it notes:** Have you ever left a note for someone who didn’t see it? Or worse, left yourself a note and then couldn’t find it or remember what was so important that you needed to write it down? Post-it notes solve those annoyances by turning every surface in your house into a bulletin board.

**Pop tops:** In the beginning, we all opened our canned beverages with church keys, which had us frantically rummaging through crowded kitchen drawers hollering, “Anyone seen the church key?” Solving that frustration was the first-iteration pop top. When these became a nuisance and a sharp-edged litter hazard, the present-day pop top, which never leaves the can, was invented. Problem solved. It’s now time for innovation to step up and rid the world of the six-pack plastic ring holders that pollute our environment and harm wildlife.

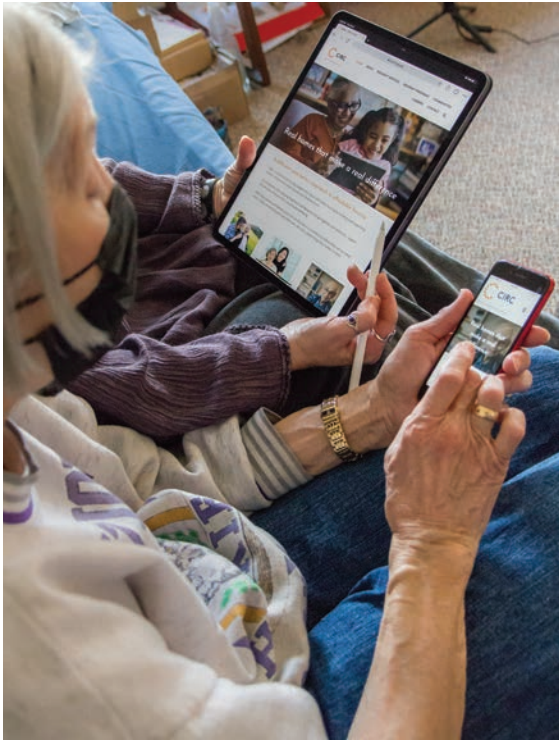


**Velcro:** Velcro, as it’s known today, was invented by a Swiss electrical engineer who wondered why burrs clung to his wool socks after hiking in the Alps. Who can forget the bruising battle trying to teach your screaming kids how to tie their shoes? Velcro eliminated those battles and brought peace to the household. Today, Velcro is one of the most widely used products in the world with new applications being dreamed up daily. It also proves that innovation doesn’t need to be a big idea, only a smart one.

**Recycling:** When I was growing up, packaging was known as trash and found its end in the trash can. The only item we recycled was empty glass milk bottles, which we left on the back porch to be replaced with full ones. As the mountain of trash grew exponentially, alarmed communities began recycling paper, cans, and bottles. Over time, recycling has become a way of life and, along the way, an enormous industry.

These are just a few of the thousands upon thousands of innovations that have shaped and will continue to shape our contemporary life and culture. That’s my list! What’s yours? ●

*Peter Langmaid is a semi-retired businessman, RSVP Ambassador, and longtime EIA contributor.*



Researching CIRC’s site (photo by Rachael Green)

CIRC partnership continued from page 1

- ▶ Online shopping removes transportation and mobility issues.
- ▶ Medication management apps, audiobooks, and exercise apps help older adults enjoy a high quality of life.

Residents will receive in-person training and coaching from volunteers to use their devices. There’s a big need for technology support now that more activities are moving online, which increases accessibility for older adults as well as those with mobility and transportation issues. RSVP’s new Digital Navigators volunteers aim to address this need.

CIRC plans to start the Digital Navigators program at three of its residences located in Auburn, south Seattle, and Kirkland. Community members at these locations have expressed interest in both volunteering and receiving assistance, and they look forward to working with and learning from other seniors – people with similar life experiences who understand their needs well. ●

RSVP



AmeriCorps Seniors

**The Retired and Senior Volunteer Program (RSVP)** is a nonprofit AmeriCorps Seniors program sponsored locally by Solid Ground. RSVP meets critical community needs by encouraging and supporting volunteerism in King County for people 55 and older.



**At Solid Ground, we believe poverty is solvable.** Our approach combines direct services with community-based advocacy. We support individuals while working to undo racism and other oppressions that create barriers – so everyone can achieve their full potential.

EIA

**Experience in Action! (EIA)** is published by King County RSVP and distributed to 3,500 RSVP members, senior volunteers, and friends. The **EIA** is dedicated to providing news, information and opportunities about senior volunteerism. Articles express writers’ opinions, which aren’t necessarily the views of RSVP or **EIA**. We reserve the right to refuse any material deemed unsuitable. Articles may be edited to meet technical and editorial policy guidelines.

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## Financial Planning

by Bill Pharr

### Know your numbers

I teach personal finance classes. I also meet with individuals and review their particular financial situations with them. I chat with people regularly about financial topics, specifically about topics of direct interest to them.

At the core of most of these scenarios is the fact that individuals and families don’t track their income and spending. And they seldom track their net worth yearly for comparison and monitoring purposes. Without this knowledge, it’s difficult to develop a plan for investing and saving for the future.

In my classes, I always emphasize the question, “Where are you going to get cash flow when you retire?” Knowing where you stand every month – that is, are you cash-flow positive after expenses? – is the most important question. If not, what expenses can be eliminated or reduced without negatively affecting your lifestyle? After you establish a plan for positive cash flow after retirement, the next consideration is what you’re going to do with the extra cash flow.

In my classes and financial conversations, I overemphasize the importance of dedication and perseverance in tracking one’s financial numbers, because I meet people who are frustrated by the feeling of not being in charge of their financial circumstances.

The root of this feeling is not knowing their income and expense numbers. Knowing your numbers gives you the power to take charge of your financial situation.



I totally understand that this process of tracking one’s numbers isn’t that much fun for many people – and it does take up time. For real financial planning, you need to track progress over decades. Without a computer, manual tracking of one’s monthly and annual numbers may be more time consuming, but it doesn’t have to be difficult.

Today’s world of computing power and technology can reduce the time you have to spend tracking your finances if you know how to use the tools available.

One of the most popular websites for doing this is Mint. It’s a top-rated, free website into which you can input all your financial numbers for spending, as well as all your financial accounts like brokerage, 401K, IRAs, etc. It offers multifactor authentication. I have not used it or any of the websites below, but from my research, Mint makes the process of tracking your financial life very easy.

Quicken is also a great, similar resource, but it does charge a fee. Google Sheets is another free tool for tracking expenses. For people comfortable with using spreadsheets, Google Sheets offers pre-existing templates for the purpose of tracking income and expenses. And similar to Google Sheets, Microsoft Excel is another choice for tracking this information.

There are several highly rated websites that offer great articles and insights. If this topic area is of interest, I highly recommend that you budget time to read articles on [LearnVest](#), [NerdWallet](#), [My Daily Worth](#), and [A Wealth of Common Sense](#), among others. Searching for financial sites related to a particular interest area of yours will make this process a lot more fun, and you’re more likely to stay engaged as long as it takes to find financial success over the long term. ●

*Bill Pharr is a retired business owner and financial advisor, RSVP member, and regular contributor to the EIA.*

### The sounds of silence

by Daniel Zucker

**Buzz ... ring ... hiss ... woosh ...** These are some of the many sounds of tinnitus.

Clinically defined as the perception of sound when no actual external noise is present, tinnitus affects an estimated 50 million Americans every year. Tinnitus can present over an extended period as one’s hearing deteriorates, or from exposure to loud noise. For this group with “gradual tinnitus,” the ringing can range from barely noticeable to a nuisance.

Then there are those with sudden onset tinnitus or long-term tinnitus, which can get triggered for any number of reasons. The ringing can bring someone in this “problem tinnitus” group to their knees. Whether you fall in the gradual or problem category, the common denominator is each of us can identify our individually ringing sound and its effect on our daily lives. Ultimately, habituation is the key to overcoming the disturbance of tinnitus.

As a volunteer on the American Tinnitus support line, I’ve been

fielding calls from people with tinnitus since 2015. I’ve engaged in hundreds of discussions with tinnitus sufferers. Here are some common takeaways:

- 1) When your tinnitus flares up, it’s often connected to action, stress or activity that occurred 24 hours ago. For example, if your tinnitus started bothering you more in the morning, look back at the day prior to see if there was something that set it off.
- 2) Tinnitus can flare up for many reasons, but diet is often cited: coffee, salt, and alcohol are just a few of the foods that are rumored to inflame and irritate tinnitus. This may be the case for some and not for others. Keep an eye on what you ingest and its relationship to increased ringing.
- 3) There is no one cure for all when it comes to supplements. Some try vitamins, while others use herbs. The most mentioned supplement when it comes to tinnitus is Ginkgo biloba.
- 4) It’s not commonly known that it’s important to avoid silence and create a sound-rich environment. Low-level sound,



in competition with and to mask (but not cover up) tinnitus and over-the-ear headphones, which do not completely block out external sounds, are suggested.

5) Try not to monitor your tinnitus. Don’t log, check, or track the sound and its volume. This behavior can reinforce the perception of tinnitus.

6) Exposure to loud sound has been demonstrated as one of the primary causes of exacerbating tinnitus. Hearing protection can be used when in the presence of loud sounds for extended durations.

7) Adequate sleep is key to getting relief from tinnitus. Use an app to listen to comfortable and relaxing sounds, such as nature, rain, and white or pink noise, through an external speaker, pillow speaker, speaker headband, or sound pillow. Set the volume just a bit softer than

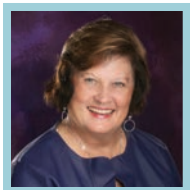
the sound of your ringing. You want to mask your sound, not cover it up.

8) Maintaining a good mood and getting sleep are key. Manage stress through exercise by taking walks outside. If you find that difficult, try just sitting or standing outside in nature. Participate in activities and hobbies that make you happy, promote relaxation, and provide a distraction from the ringing. ●

#### About the author

*Dan Zucker developed sudden onset tinnitus in 2011. After an extended habituation process, he’s been able to serve as a volunteer at the American Tinnitus Association helpline, where he’s committed to providing support to those with the condition. An avid reader of Thoreau, Dan finds nature the most soothing outlet when his tinnitus ringing flares.*





# Aging with Wisdom

by Carol Scott-Kassner

## Composing your life

As a musician and writer, I’ve always been enamored by the title of the 1991 book published by Mary Catherine Bateson called *Composing a Life*. The daughter of Margaret Mead and Gregory Bateson, Mary Catherine also became an anthropologist and academic, and often delved into the stories of others, as both her parents had done.

Her 1991 book was a study of five women, mostly in their 40s or early 50s, examining the lives they had created to that point and what factors had influenced their decisions about which directions to go.

In 2010, Bateson published a sequel called, *Composing a Further Life: The Age of Active Wisdom*. She includes stories of both men and women from their mid-50s to their mid-70s, a period she calls “Adulthood II.” This is what she says about this time of life: “We live longer, but we think shorter.”

As people find themselves entering Adulthood II, they may find that the choices they make – that affirm and complete the meaning of the lives they have lived – play a key role in their experience of adapting to change and contributing their perspectives. In our day, wisdom is no longer associated with withdrawal and passivity, but with engagement with others and the contribution that Bateson calls “active wisdom.”

Most of us gain a kind of freedom when we retire, a freedom that comes with spaciousness and a chance to reinvent ourselves. Some enter this stage with fear – it feels like too much emptiness. One researcher discovered a retired professor who spent two years playing computer games before she was ready to step into something new. This transition is often challenging because our identity is tied up in the work we’ve done our whole adult lives and/or the roles we’ve played, such as parents or caregivers.

People who volunteer, such as those reading this publication, have probably already successfully completed that transition. Congratulations! Committing to helping others in the community is rewarding at many levels, and it’s extremely important for us psychologically and for the communities we serve. This is certainly wisdom in action, as Bateson might say. At the same time, this spaciousness may allow for other parts of ourselves to emerge, parts we’ve always dreamed of developing but never had time to attend to.



Kate Grieshaber with her quilted creations (photos by her husband Mike Waller)

My doctoral mentor became a silversmith, designing and creating beautiful jewelry. Another friend became a sculptor, working in metal and creating sculptures that are so tall, they had to be placed outdoors. Another friend exercised his interest in woodworking and has developed pieces that are so beautiful, they are sold in galleries in Seattle.

One of my closest friends designed and constructed many things with paper and fabric and metal. The quilts you see on this page are her works. Her husband became a wonderful photographer.

The possibilities are endless, and they don’t have to result in physical works. Many people use this time of their lives to deepen spiritually and to reflect on all that they’ve learned from living so far. Those reflections can be turned into the richness of decisions to forgive others who have hurt them or to forgive themselves for mistakes they’ve made, including ways they’ve hurt others. Releasing old wounds helps us to live even healthier later lives.

For example, I’ve been working to heal and deepen my relationship with my siblings. One way we are doing that is to meet and share stories from our childhoods, most of which involve special memories. We are currently collaborating on writing up some of these stories to leave as legacy gifts for our children and grandchildren.

May this time of your life be filled with riches yet unexplored. May you live it to the fullest as long as you are able to do so. May you approach your life with openness and curiosity, zest, and commitment to ongoing learning, reflection, and service. May what you compose bring you satisfaction and joy. Blessings on the journey. ●

*Carol Scott-Kassner is a Certified Spiritual Director and member of Sage-ing International, an organization dedicated to awakening spiritually as we get older. You can find it at [sage-ing.org](http://sage-ing.org).*

## WHAT’S AN RSVP AMBASSADOR?

**RSVP Volunteers willing to help us spread the word about the benefits of volunteering are RSVP Ambassadors!**

Because of our small staff, we’ve assembled this wonderful group of volunteers who help us share RSVP’s mission with other seniors. If you’re willing to represent RSVP at events around King County, we’d like to talk to you.

We don’t ask for a specific time commitment, only that you occasionally share your enthusiasm for volunteering and relate your own experiences with RSVP to encourage others to join. We provide a fun, interactive training and give you the chance to meet other active, enthusiastic people.

## SEND US YOUR HOURS!

**Yes, your RSVP volunteer hours are important and need to be reported to us.**

Your hours are not only tied to federal funding with benefits then provided to you – like the excess accident medical and liability insurance – but they also help our volunteer sites and RSVP reach volunteer hour goals.

And just as importantly, it helps us recognize you for your service and highlights the contributions you make to meet community needs when you volunteer.



**To sign up, send hours, or ask more questions, please contact: Megan Wildhood, 206.694.6785 | [meganw@solid-ground.org](mailto:meganw@solid-ground.org).**



# Get help paying for Medicare

See if you qualify as a Medicare client for a Medicare Savings Program and/or Extra Help, two programs that may help you save on Medicare. Eligible people can save \$148 or more per month!

Need help navigating Medicare?  
SHIBA volunteers can help!



SHIBA (Statewide Health Insurance Benefits Advisors) offer free, unbiased Medicare education and assistance through the Office of the Insurance Commissioner in Washington state.

- ▶ Find Medicare options that meet your personal needs.
- ▶ Learn about your Medicare cost assistance programs, eligibility, and enrollment.
- ▶ Compare Medicare plans and prices.
- ▶ Report health care fraud and abuse.

For help, call 206.753.4806 or 1.800.562.6900, or email us at: [shiba@solid-ground.org](mailto:shiba@solid-ground.org). To learn more about SHIBA, go to: [insurance.wa.gov/shiba](https://insurance.wa.gov/shiba).

## 2023 RSVP Volunteer Info Events

Passionate about making a difference? We need **YOU** to share your experience and skills to help meet critical community needs! Join us to learn how.

All are welcome! We'll discuss...

- ▶ Critical needs of families, youth, and seniors in your community.
- ▶ What's being done to assist them.
- ▶ The impacts volunteers are making.
- ▶ How you can provide support, services, and encouragement.
- ▶ All RSVP opportunities (virtual, socially distant, in-person).

2023 Info Events Schedule:  
[solid-ground.org/rsvp/#events](https://solid-ground.org/rsvp/#events)

- ▶ Tuesday, April 18, 11am–12:15pm
- ▶ Thursday, June 8, 11am–12:15pm
- ▶ Wednesday, October 11, 11am–12:15pm

Questions? [meganw@solid-ground.org](mailto:meganw@solid-ground.org) | 206.694.6786



## 1) The Medicare Savings Programs (MSP)

NEW in 2023: There's no resource limit for MSPs!

Sign up for an MSP for help with Medicare Parts A & B costs. Applying is easy. You can have either standard Medicare or a Medicare Advantage plan. If you qualify, Medicare Savings Programs may cover:

- ▶ Part A premiums
- ▶ Part B premiums
- ▶ Medicare copayments
- ▶ Medicare deductibles

### Income Guidelines (effective April 2023)

	INCOME LESS THAN
Single Person	\$1,660 per month
	\$19,920 per year
Couple	\$2,239 per month
	\$26,868 per year

## 2) Medicare Part D Prescription Extra Help Savings

Part D prescription drug coverage Extra Help covers:

- ▶ Premiums
- ▶ Some copay costs
- ▶ Deductibles
- ▶ Donut hole/coverage gaps

### Extra Help for Part D | Prescription Drugs (effective January 2023)

	INCOME LESS THAN	RESOURCES LESS THAN
Single Person	\$1,843 per month	\$16,660
	\$22,116 per year	
Couple	\$2,485 per month	\$33,240
	\$29,820 per year	

NOTE: People who work may have even higher income than what these charts show. For both programs, resources do not include your primary residence and vehicle(s) owned.

## Medicare Part B Preventive Benefits

If you have Medicare Part B, take advantage of some of Medicare's preventive benefits with no out-of-pocket costs to you. Here are just some of the preventive services Medicare offers:

- ▶ Annual wellness visit
- ▶ Bone mass measurements
- ▶ Breast cancer screening
- ▶ Cardiovascular screening
- ▶ Colorectal cancer screening
- ▶ Diabetes screening
- ▶ Flu and pneumonia shots
- ▶ Obesity screening
- ▶ Tobacco-use prevention cessation counseling

See [Medicare.gov](https://www.medicare.gov) or your Medicare & You 2023 book for a full list of preventive benefits.

NOTE: Additional provider tests or services could add costs. You must meet coverage criteria, so be sure to check with your medical provider for more information before you run these or other tests and services.





# Volunteer Spotlight

by David Thornbrugh

## Bob Osrowske: Wrapping up 17 years helping people understand Medicare

Navigating the American health care system can be frustrating for anyone. The commercial options available can be contradictory, opaque, and hard to interpret. Then we hit 65, and Medicare is added to the menu. However, help is available.

Statewide Health Insurance Benefits Advisors (SHIBA) provides free and unbiased help navigating Medicare. Located throughout the state, SHIBA volunteers help people assess their healthcare coverage needs, determine their eligibility for coverage, evaluate and compare Medicare plans and programs, and help individuals enroll in a plan that fits their needs.

Robert “Bob” Osrowske became a volunteer counselor for SHIBA after he retired from decades with the Boeing company, working on both the Bomarc and Minuteman missile systems.

In preparation for retirement, he attended a class on health care benefits, and the person who presented the lecture was a SHIBA volunteer. Upon officially retiring, Bob became a member of the Boeing Bluebills retirement volunteer group, which “would keep track of our volunteer time as part of our contribution to give back to the community.”

Born and raised in northern Minnesota, Bob was introduced to Washington state in the mid-1950s when his Navy enlistment ended and he came to Bremerton on a ship that was being decommissioned.

“I was on a ferry boat coming into Seattle,” says Bob. “I thought, ‘Man, there is no way that this isn’t going to be the most influential place in my life.’ I was sold on it. I have had my ears and fingers and toes frozen so many times. I thought, ‘If you want snow, you can go to the mountains in the wintertime. Otherwise, it’s easier to deal with drizzly rain than it is to deal with two or three feet of snow.’”

He first went through SHIBA training in 2005. While SHIBA volunteers help all year

round, the busiest time of the year is during Medicare Open Enrollment, which falls toward the end of each calendar year. It’s the one timeframe when those already enrolled in Medicare can make changes to their coverage effective in the new year.

After becoming a certified SHIBA volunteer, Bob volunteered at various community partner organizations, offering face-to-face counseling help to the public. Over his 17 years as a SHIBA volunteer, he’s offered individual counseling at Peter Kirk Community Center, Redmond Senior and Community Center, and Northshore Senior Center in Bothell. Eventually he scaled back to just counseling at the Northshore Senior Center once a month.

Bob answered people’s questions about Medicare, helped them determine their eligibility for health care coverage programs, and helped them enroll in Medicare. In addition to counseling, SHIBA volunteers also present to the public about how to get started in Medicare and how to detect and report Medicare fraud. Though Bob didn’t specialize in this area, SHIBA volunteers were asked to always mention problems with Medicare fraud – and were given statistics and told about fraud cases.

As he puts it, “All Medicare recipients should be conscious of and pay attention to the charges that they get on their explanation of benefits forms. If you see that you’re getting a charge from a doctor for a powered wheelchair and you don’t have a powered wheelchair, report it. That’s a huge red flag.”

In one case, a doctor sent a claim in for ankle surgery. What tipped Medicare off is that the person’s legs had been amputated. The resulting investigation led to a whole bunch of claims that were false. Before the case was settled, it was over \$50 million.

Bob shares about his overall experience as a SHIBA volunteer

with clarity and fondness. “We were set up to have three clients per monthly session. During open enrollment periods, we’ve had four sessions in November instead of one.”

Bob is especially appreciative of the assistance he got as a volunteer from the senior centers he supported. When he started out, he had to carry a SHIBA computer and printer and provide his own paper. Some senior centers would let him sign on to their networks, but others wouldn’t.

“At Kirkland, for instance, they were close to the public library, and I could pick up the public library’s Wi-Fi at the senior center. That was how I would get internet to be able to access SHIBA information during the counseling session.”

After one of the computer techs at Northshore Senior Center spoke with one of SHIBA’s state trainers, he was so impressed with the organization that, Bob says, “he put in a real good word for SHIBA.” Bob was assigned a computer with a SHIBA account on it as well as a printer.

“I didn’t have to carry the SHIBA computer and printer with me to set up every time I came in to counsel. They really worked with us, providing the counseling room when available, and extra counseling rooms for regular and extra sessions during the open enrollment period between Oct. 15 and Dec. 7 each year. That was very special, and they do their best to support us all the way through.”

After 17 years, Bob just retired from the SHIBA program in January 2023, but he remains enthusiastic about the program.



Bob Osrowske

As he said, “If you have talents for public speaking, for example, the public outreach, face-to-face or phone counseling are other opportunities to serve. SHIBA has been a very special organization to volunteer for, because of the program and its ideals. It’s very good to do outreach. Most people that I’ve counseled over the years are very appreciative of our efforts.”

Sam Stones, the SHIBA Coordinator at Solid Ground, shared that “Bob’s positive, can-do outlook will be greatly missed. His contribution to the community has been significant, assisting over 1,000 people during his service.” Thank you, Bob, for your amazing 17 years of service to the community!

If you have questions about Medicare and would like to connect with a SHIBA volunteer, contact Solid Ground’s SHIBA intake line, **206.753.4806**, or [shiba@solid-ground.org](mailto:shiba@solid-ground.org). ●

For more information, please contact Megan Wildhood at [meganw@solid-ground.org](mailto:meganw@solid-ground.org) or **206.694.6786**.

## SHIBA FUN FACTS

**SHIBA (Statewide Health Insurance Benefits Advisors) began with an innovative group of volunteers in Skagit County, WA in 1979. They saw the challenges of navigating Medicare, learned everything they could, and began helping others in their community.**

Since then, it’s expanded to a national, publicly funded program. Solid Ground has operated your local SHIBA office in King County in partnership with Washington state’s Office of the Insurance Commissioner since 2021. In 2022, Solid Ground SHIBA volunteers served 7,308 hours and assisted 4,607 King County residents.

**For more info on Solid Ground’s SHIBA program:**  
[www.solid-ground.org/shiba](http://www.solid-ground.org/shiba).

# VOLUNTEER & COMMUNITY OPPORTUNITIES THROUGH RSVP

The following are just a few of the opportunities RSVP has to offer. To talk to a real person about volunteer roles that are just right for you, call Megan Wildhood at 206.694.6786 – or visit our website at [solid-ground.org/RSVP](https://solid-ground.org/RSVP) for volunteer opportunity listings organized by region.

**American Red Cross:** Volunteers respond to disasters, speak to community groups and schools, develop youth leadership skills, support local blood drives, provide care to service members, and much more. The training and support volunteers receive on a regular basis allows them to be successful in every Red Cross program. Volunteer opportunities are available 365 days a year to provide frontline services in your community. ~Countywide

**Catholic Community Services (CCS) – Volunteer Services** welcomes volunteers to enable elders living on low incomes and adults with disabilities to remain independent in their own homes. Volunteers may help the same person or be listed for on-call opportunities depending on their schedule and interests. Volunteers receive training, mileage reimbursement and insurance. Requests include rides to medical appointments, yardwork, phone buddies, and grocery, medication, and meal delivery. ~Countywide

At **CIRC**, we’re developing a team of Digital Navigators to assist our older adult residents explore the ever-changing world of technology. Navigators provide individualized or small group assistance to older adults living in affordable housing. Help people find affordable internet-capable devices and/or coach them in introductory digital skills so they can become effective home internet users. ~Countywide

**Franciscan Hospice & Palliative Care (FHPC):** Affirming every life, FHPC invites you to be part of a team of professionals and volunteers who meet the unique needs of hospice patients and their families. Volunteers provide both practical companionship and emotional support by making friendly phone calls to patients, enhancing FHPC’s compassionate care. ~South King County

**Full Life Care** is dedicated to enhancing quality of life for low-income elders and adults with disabilities. Volunteers support elders through the ElderFriends Program, which custom-matches volunteers with lonely and isolated older adults in King County for 1:1 companionship via in-home or remote friendly visits in Seattle and King County. ~Countywide

**Habitat for Humanity** seeks regular volunteers to help build and repair homes for hardworking families in King County. Volunteers also coach families in Habitat’s Family Support program, helping them find homes. Remote and in-person options are available. Join them for a volunteer orientation session to learn more. ~Countywide

**Hopelink** is opening back up to the public and we need your help to ensure all members of our community have access to food! Volunteer in Bellevue, Carnation, Kirkland, Redmond, or Shoreline. Opportunities occur Monday through Friday during regular business hours and include Check-In (computer skills required), Customer Service (must be able to lift up to 15 pounds), and Restocking (must be able to lift 35+ pounds). ~North & East King County

**Lifelong:** Lifelong’s volunteers – the heart and soul of the organization – have played a vital role helping provide quality care and services to clients for more than 30 years. Lifelong’s food program, Chicken Soup Brigade, eases the lives of people living with or at risk of serious illnesses. Volunteer opportunities include: repacking food donations, prepping food, packaging meals, delivering nutritious food, and assembling health care kits. ~South Seattle

**North Helpline Emergency Services & Food Bank** believes all deserve adequate food, housing, and respect. We’re actively looking for volunteers to join our various onsite programs, particularly for the following activities: Food Bank Distribution (W. & Sat. mornings, Th. afternoons), Home Delivery Box Packing (T. & Th. mornings), and Food Donation Sorting (T. – Sat. mornings). ~North Seattle

**Port of Seattle:** The SEA Airport (Seattle-Tacoma International Airport) volunteer program seeks new volunteers to join our dedicated team. Volunteers focus on elevating the customer experience by addressing their needs. Whether providing directions, distributing hidden disabilities sunflower lanyards, or providing Pacific Northwest tourist recommendations, our volunteers are invaluable members of the airport team. As SEA traffic continues to pick up, the need for additional volunteers also increases. ~South King County

**Reading Partners:** Are you ready to help a student become a lifelong learner? Reading Partners seeks 400 volunteer tutors to work one-on-one with students during the school year. Give a little over one hour per week. We offer flexible Monday to Thursday volunteer times between 8am – 4pm. No experience required; we provide volunteers with a structured curriculum, training, and ongoing support to help you and your student succeed. ~South Seattle

**Sound Generations** is a nonprofit organization serving aging adults and their loved ones in King County since 1967. Our staff and over 2,100 volunteers are dedicated to ensuring older adults can live ample and fulfilled lives in a community that respects and affirms the aging journey. Requests include assisting with events, social media ambassadors, phone-a-friend connectors, and digital card making. ~Countywide

**Youth Tutoring Program (YTP)** provides free one-to-one, virtual tutoring for children living in five different housing communities for those living on low incomes around Seattle. YTP student scholars represent many nationalities, cultures, languages, and religions. Volunteers meet with the same student scholar every week to mentor and tutor them in the skills they need to thrive academically and in life. Afternoon and evening hours are available; sign up for one hour a week or more and help a child succeed. ~Central & South Seattle

**Washington DECA** serves 13,000 high school students to prepare them to become innovative leaders and entrepreneurs who make a positive social and global impact. We’re currently looking for volunteer judges to evaluate both written and oral business competitions. Students value your feedback as they prepare for the International DECA competition. ~Eastside & online

☐ Please call to help me find a volunteer opportunity suited just for me.

☐ Please send information about RSVP.

☐ Please note my new address.

Name:

Phone:

Email:

Address:

Please mail this form to:

RSVP, 1501 North 45th Street, Seattle, WA 98103