

RESPECT FOR
YESTERDAY,
SUPPORT FOR
TODAY,
PLAN FOR
TOMORROW



Aging Matters

October 2024 Newsletter from the Illinois Department on Aging

Office of
Governor JB
Pritzker

Message From Acting Director Mary Killough



News and
Events

Earlier this month, on October 9, we marked [Ageism Awareness Day](#), a day to draw attention to the negative impacts of ageism. Ageism refers to stereotypes (how we think), prejudice (how we feel) and discrimination (how we act) toward others or oneself based on age.

Illinois' State
Plan on Aging

Ageism shows up in [many ways](#) and harms our well-being. In fact, "the single most important factor in determining longevity—more important than gender, income, social background, loneliness or functional health—is how people think about and approach the idea of old age," [according to Yale gerontologist Dr. Becca Levy](#).

Find Services
in Your Area

In a [proclamation](#) issued on September 30, Governor Pritzker wrote that "it is up to all of us to ensure older adults are respected and portrayed as capable, competent, effective, and valued in all areas of society."

Senior
Illinoisans
Hall of Fame

We need to continue to talk about ageism, drawing attention to its existence and impact, and how we can reframe aging in our communities.

License Plate
Discount

The [National Center to Reframe Aging](#) offers ready-to-use [resources](#) to get you started.

A handwritten signature in black ink that reads "Mary Killough". The signature is fluid and cursive.

It's Medicare Open Enrollment

THERE'S NOTHING LIKE A GOOD CONVERSATION.



The Illinois Department on Aging is encouraging everyone with Medicare to check if their plan still meets their needs and budget during this year's Open Enrollment Period, which began on October 15 and runs through December 7, 2024. Individuals can get free help comparing health and drug plan options by contacting the state's [Senior Health Insurance Program](#) (SHIP).

For those who switch plans, coverage starts on January 1, 2025.

New for 2025, yearly out-of-pocket costs for Medicare drug plan-covered prescription drugs will be capped at \$2,000. People with Medicare Part D prescription drug plans can also choose to spread their out-of-pocket costs across the calendar year instead of paying all at once at the pharmacy.

To get help understanding your Medicare options and how you can save money on costs, call or visit a [SHIP site](#) near you. You can also compare 2025 coverage options and shop for plans using [Medicare's Plan Finder](#) or by calling **1-800-MEDICARE** to talk with a customer support representative. TTY users should call **877-486-2048**. The Medicare Support Hotline is available 24/7, except for some federal holidays.

[Explore your Medicare coverage options](#)

[Need Help With Utility Bills?](#)

UTILITY BILL ASSISTANCE:

Applications Open for Income-Eligible Households



Illinois
Department of Commerce
& Economic Opportunity
J.B. Pritzker, Governor

The Low-Income Home Energy Assistance Program (LIHEAP) offers financial assistance to help families stay comfortably warm in the winter. The program provides one-time payments directly to energy service providers on behalf of recipients. While the amount of support varies based on the needs of individual families, last year [over 333,000 households received LIHEAP](#), with an average of over \$724 per household.

Families who earn up to two times the federal poverty level are eligible to receive support through LIHEAP.

Older adults, individuals with a disability, families with children five years old or younger, and households that are disconnected from their utilities, have a disconnection notice, or have less than 25% in their propane tank can now apply by visiting helpillinoisfamilies.com or by visiting their local agency. (A list of partners throughout the state can be found [here](#).)

All other income-eligible households can apply on or after November 1.

For assistance in 30 languages, call **1-833-711-0374**.

[Learn more](#)

AI-Powered Scams: How to Protect Yourself in 2024

Scam Tip #1

Pause and Reflect

ncoa.org/Scams

A pause could stop the emotional response to act without thinking.

ncoa
national council on aging

Scammers are always looking for new ways to trick people, and generative artificial intelligence (AI) technology is giving them powerful new tools to do so at a larger scale than ever before. Since 2020, phishing and scam activity has increased 95%, with millions of new scam pages popping up every month, [according to Bolster.ai](#). Some estimate the losses from these AI-powered scams will reach [more than \\$10 trillion worldwide by 2025](#).

Some common tactics scammers are using with the help of generative AI include:

- **AI voice impersonation scams:** Scammers use AI to clone the voices of loved ones, making calls that sound alarmingly real. They often pose as relatives in distress, needing urgent financial help.
- **AI-powered phishing attacks:** Personalized phishing emails or messages created using AI-gathered data make scams more convincing. They often appear to be from banks or government agencies.
- **Voice cloning scams:** Similar to AI voice impersonation, but scammers pose as trusted professionals like doctors.
- **Fake tech support scams:** AI is used to mimic tech support representatives from reputable companies, convincing victims that their computer has issues needing immediate resolution.
- **AI-driven investment scams:** Scammers use AI to create convincing investment opportunities, promising high returns, often through fake websites or communications.

From AARP, [how to protect yourself as AI fuels more sophisticated scams](#):

- **Don't trust your caller ID.** If you get a call from a business, hang up and find the company's number (for a bank, it will be on your financial statement, for example), then call directly. No matter what the pitch, anyone asking you to pay with a gift card is a scammer, according to the Federal Trade Commission (FTC).
- **Pause before you click.** Never click on a link in an email or text message without confirming that it's from a legitimate source. Criminals can craft extremely sophisticated-looking messages, as well as fake websites that convincingly mimic real ones.
- **Consider choosing a safe word for your family.** Share it only with family members or others in your inner circle. If someone calls claiming to be a grandchild, for example, you can ask for the safe word or words — rubber ducky, Fred Flintstone, whatever — and if the caller doesn't know it, it's clearly a scam.
- **Call back your "grandchild" in crisis.** If you don't have a safe word and your supposed

grandchild or child calls saying there's a medical emergency or some other crisis (sometimes callers say they've been kidnapped), they may add that their phone is broken so you can't call them. Pause, take a breath, and tell them you want to try to call them back anyway. Chances are your real grandchild will pick up, unharmed and bewildered by your concern.

- **Don't click on ads to download software.** The FTC says that if you see an ad for software that piques your interest, rather than clicking on a link, go to the company's website by typing in its address. If you search for it online, the agency warns, "remember that scammers also place ads on search engines. They'll appear at the top of your search results page and might have a label that says 'Ad' or 'Sponsored.' Scroll past those to get to your search results."
- **Guard your personal information.** To avoid identity theft, be careful about disclosing your full name, your home address, your Social Security number, credit card and banking information, and other personal details. Definitely don't share information with someone you only know from email or texting.
- **Spread the word.** Educate your loved ones on the latest scams and the advice above.
- **Report scams.** If you spot a scam or you've been a victim of one, report it to the police, as well as the FTC at reportfraud.ftc.gov. The more information authorities have, the better they can identify patterns, link cases and ultimately catch the criminals.

Order Your 4 Free At-home COVID-19 Tests



COVID-19 testing can help you know if you have COVID-19 so you can decide what to do next, like getting treatment to reduce your risk of severe illness and taking steps to lower your chances of spreading the virus to others.

Your order of COVID tests is completely free – you won't even pay for shipping. Want to know when your tests are coming? Sign up to receive email alerts when you order!

[Order free at-home tests](#)

To order tests that are more accessible for people with disabilities, visit [ACL.gov/AccessibleTests](https://acl.gov/AccessibleTests).

Need help placing an order for your at-home tests? Call **1-800-232-0233** (TTY **1-888-720-7489**).

Employment Opportunities

Applications for the following employment opportunities will be accepted through **October 31, 2024**.

[Bureau Chief of Operational Analytics](#)

[Associate General Counsel](#)

Save the Date



State of Illinois
Illinois Department on Aging

AgeGuide Northeastern Illinois

in collaboration with Illinois Department on
Aging (IDoA), invites you to...

JOIN THE CONVERSATION!

A State Plan on Aging Regional Roundtable Discussion

Date: October 29, 2024

Time: 10:00 AM-11:30 AM

Location: Prisco Community Center
150 W. Illinois Avenue
Aurora, Illinois

For those unable to join us in person, IDoA will have virtual options available at a later date to ensure inclusivity and accessibility. If you require a virtual participation option, please mention your preference when you RSVP.

Your voice matters, and we believe that by working together we can create a more supportive and caring environment for older Illinoisans.



The Illinois Department on Aging does not discriminate against any individual because of his or her race, color, religion, sex, national origin, ancestry, age, order of protection status, marital status, physical or mental disability, military status, sexual orientation, gender identity, pregnancy, or unfavorable discharge from military service in admission to programs or treatment of employment in programs or activities. If you feel you have been discriminated against, you have a right to file a complaint with the Illinois Department on Aging. For information call the Senior HelpLine: 1-800-252-8966, 711 (TRIS)

AgeGuide, in collaboration with the Illinois Department on Aging, invites you to discuss the needs and challenges of older adults and caregivers.

Date & time: Tuesday, **October 29** from 10 to 11:30 a.m.
Location: Prisco Community Center, 150 W. Illinois Ave. in Aurora

RSVPs are requested but not required.

[RSVP today](#)

This year's general elections will take place on Tuesday, **November 5**. Polls in Illinois are required to be open by 6 a.m. and will close at 7 p.m., though voters who are in line when polls close are still legally able to cast ballots.

[Find your polling place](#)

[From AARP, how to vote in Illinois' 2024 elections](#)

Celebrated every November, National Family Caregivers Month is a time to recognize and honor family caregivers across the country. It offers an opportunity to raise awareness of caregiving issues, educate communities, and increase support for caregivers.

This national observance is led by [Caregiver Action Network \(CAN\)](#), a nonprofit that provides free education, peer support, and resources to family caregivers. Each year, CAN makes materials available for general use, including the National Family Caregivers Month theme and a social media toolkit.

[Resources for family caregivers](#)

Items of Interest

[Treasurer Frerichs Honors a southern Illinois LGBTQ+ leader](#)

[West Central Illinois Area Agency on Aging enters golden years](#)

[Home Instead donates \\$40,000 to Senior Services of Central Illinois](#)

The Illinois Department on Aging does not discriminate in admission to programs or treatment of employment in programs or activities in compliance with appropriate State and Federal statutes. If you feel you have been discriminated against, call the **Senior HelpLine at (800) 252-8966; 711 (TRS)**



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