

ELDER

Update

WINTER 2021

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THE ELDER HELPLINE

The Elder Helpline provides information and referrals for elder services. Persons with hearing loss or speech impairment can access all Elder Helplines through the Florida Relay by dialing 711 from anywhere in Florida.

The Elder Helpline offers a live translation service. Telephone interpreters provide on-the-line assistance by translating from English into over 240 different languages.

1-800-96-ELDER
(1-800-963-5337)

ABUSE HOTLINE

Are you worried that an elder may be the victim of abuse? You can report known or suspected cases of abuse by calling Florida's Abuse Hotline.

1-800-96-ABUSE
(1-800-962-2873)

Area Agencies on Aging (AAA)

Area Agencies on Aging are the designated private non-profit entities that advocate, plan, coordinate, and fund a system of elder support services in their respective Planning and Service Areas (PSAs). The AAAs operate a statewide network of 11 local **Elder Helplines**. Individuals

and community agencies seeking accurate, unbiased information about federal, state, or local social, health, and human services in their area may access the Elder Helpline by calling toll-free **1-800-96-ELDER (1-800-963-5337)** or the county-specific Elder Helpline listed below:

Northwest Florida Area Agency on Aging

*Serving Escambia, Okaloosa,
Santa Rosa, and Walton
Counties*

Phone: 850-494-7101

Elder Helpline: 866-531-8011

Advantage Aging Solutions

*Serving Bay, Calhoun, Franklin,
Gadsden, Gulf, Holmes,
Jackson, Jefferson, Leon,
Liberty, Madison, Taylor,
Wakulla, and Washington
Counties*

Phone: 850-488-0055

Elder Helpline: 866-467-4624

Elder Options

*Serving Alachua, Bradford,
Citrus, Columbia, Dixie,
Gilchrist, Hamilton, Hernando,
Lafayette, Lake, Levy, Marion,
Putnam, Sumter, Suwannee,
and Union Counties*

Phone: 352-378-6649

Elder Helpline: 800-262-2243

ElderSource

*Serving Baker, Clay, Duval,
Flagler, Nassau, St. Johns, and
Volusia Counties*

Phone: 904-391-6600

Elder Helpline: 888-242-4464

Area Agency on Aging of Pasco-Pinellas

*Serving Pasco and Pinellas
Counties*

Phone: 727-570-9696

Elder Helpline: 727-217-8111

Senior Connection Center

*Serving Hardee, Highlands,
Hillsborough, Manatee, and
Polk Counties*

Phone: 813-740-3888

Elder Helpline: 800-336-2226

Senior Resource Alliance

*Serving Brevard, Orange,
Osceola, and Seminole
Counties*

Phone: 407-514-1800

Elder Helpline: 407-514-0019

Area Agency on Aging for Southwest Florida

*Serving Charlotte, Collier,
DeSoto, Glades, Hendry, Lee,
and Sarasota Counties*

Phone: 239-652-6900

Elder Helpline: 866-413-5337

Your Aging and Disability Resource Center

*Serving Indian River, Martin,
Okeechobee, Palm Beach, and
St. Lucie Counties*

Phone: 561-684-5885

Elder Helpline: 866-684-5885

Aging and Disability Resource Center of Broward County

Serving Broward County

Phone: 954-745-9567

Elder Helpline: 954-745-9779

Alliance for Aging

*Serving Miami-Dade and
Monroe Counties*

Phone: 305-670-6500

Elder Helpline: 305-670-4357

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Governor's Message

Ron DeSantis, *Governor*

In 2019, I committed to being an Age-Friendly State through the ongoing effort to prioritize seniors. We've made good on that promise to seniors in Florida. From the vaccine rollout to providing monoclonal antibody treatments in communities across the state, we have continued to prioritize Seniors First.

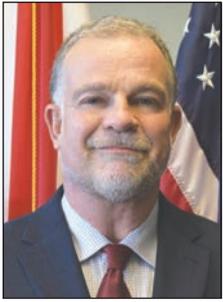
With the recent approval of \$1.1 billion to support Home and Community Based Services (HCBS), our state will now invest enhanced funding to allow Florida health care providers to recruit and retain staff and bolster the ability for Floridians to receive care in a community-based setting. At the core of their mission, the Florida Department of Elder Affairs (DOEA) wants to ensure that seniors in the Sunshine State receive the necessary services to live and thrive in their homes and communities.

This boosted funding will make a difference in the lives of older Floridians in several ways. Nearly \$128 million will be used to enhance the services of older Floridians enrolled in the DOEA Home Care for the Elderly (HCE) program and help them age in their homes alongside a caregiver, rather than in a long-term care setting.

Additionally, more than \$63 million will be leveraged to promote independence, allowing Floridians to receive essential tools such as eyeglasses, wheelchair transfer boards, and adaptive cooking equipment.

We know that human connection is key to living a fulfilling life and, as such, more than \$63 million has been allocated to ensure Floridians living at home have personal technology devices. This will allow them to remain connected to their communities and loved ones, allowing them to continue personal connection with their friends, loved ones, and communities.

We'll keep fighting for Florida seniors to make sure our state is a place where Floridians 60 and older can live well and age well.



Secretary's Message

Richard Prudom, *Secretary*

I have served in several different capacities since joining the Department of Elder Affairs (DOEA) in 2011, including Deputy Secretary, Chief of Staff, and Chief Financial Officer. In January 2019, I was humbled and honored to be appointed as Secretary of DOEA by Governor Ron DeSantis. It has been a highlight of my career to serve Florida's 5.9 million elders in this capacity and help them to remain healthy, safe, and independent.

I have had the pleasure of being involved in a variety of initiatives over the years with a wide range of priorities and goals regarding the well-being of older adults in Florida. I am particularly proud of the Dementia Care and Cure Initiative (DCCI) introduced in 2016. DCCI was developed in response to the increasing incidence of Alzheimer's disease and related dementias (ADRD) in Florida. Through the initiative, DOEA aims to increase awareness of dementia, aid dementia-caring communities, and continue advocacy for care-and-cure programs.

When Governor DeSantis took office in 2019, one of his first actions was to introduce an aggressive dementia plan that expanded DCCI statewide and, more importantly, established ADRD as a stand-alone priority in the State Health Improvement Plan (SHIP). Since that time, I've worked very closely with Ms. Michelle Branham on the ongoing implementation of that plan; we certainly have accomplished a lot, but more remains to be done.

My commitment to this work has paved the way for a natural transition for Michelle to assume the role as DOEA's next Secretary. Ms. Branham

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ELDERAFFAIRS.ORG





Holiday Food Access

Nutrition Assistance When You Need It

Dori Landsberg
Florida Department of Elder Affairs

The holiday season can sometimes cause extra stress on budgets that are already stretched. When a budget is tight, purchasing extra food for holiday festivities can seem overwhelming. If you are in need of an extra boost during the holidays, or anytime, check out these organizations that might provide assistance.

Farm Share

This non-profit organization's mission is to make sure that no Floridian goes hungry, and no food goes to waste. This organization works with donors, as well as Florida farmers, to distribute healthy and nutritious fruits, vegetables, proteins, and non-perishable food to Florida residents. Call (305) 246-3276 or go to farmshare.org/food-distributions-florida to find distribution in your community.

Feeding Florida

This network of 12 food banks works to solve hunger in all 67 Florida counties, year-round. These food banks support more than 2,400 community-based partner agencies that provide food directly to individuals and families in need. Call (855) 352-3663 or visit Feeding Florida's website at feedingflorida.org to learn more about food banks and food access in each region of Florida.

Fresh Access Bucks (FAB)

Whether you are planning your holiday meals or looking for a way to stretch your grocery dollar during the holiday season, keep in mind that Feeding Florida's Fresh Access Bucks program will match your SNAP/EBT dollar, at participating outlets, for free Florida-grown fruits and vegetables. This USDA nutrition incentive program provides a dollar-for-dollar match for SNAP customers to buy fresh produce. There is no sign-up necessary, and now, through December 31, 2021, there is no cap on how much you can double at farm-direct outlets. If you spend \$20 in SNAP, you get \$20 in Fresh Access Bucks to fill your holiday table with seasonal, fresh produce. To find out whether there is a Fresh Access Bucks Farmers' Market or retailer in your area, visit their website at feedingflorida.org/food-access/fresh-access-bucks.

Insurance Coverage Is Important

Choosing the Right Policy Is Essential to Disaster Recovery

Florida Division of Emergency Management

Living in Florida offers many advantages like beaches and sunshine, but Floridians should also keep in mind the severe weather hazards our state experiences. This includes hurricanes, flooding, tornadoes, etc. Severe weather hazards can happen year-round, at any time, and it is important for Floridians to be prepared.

A large part of individual disaster preparedness includes insurance coverage. Insurance is the first line of defense for families and homes against disaster damages. Knowing where to begin with insurance coverage can be overwhelming, but the following insurance tips can help your household or business be prepared to mitigate against the financial impacts of disasters:

Know whether you live in a flood-prone area or evacuation zone.

One of the first steps of disaster preparedness is knowing whether you live in a flood-prone area or evacuation zone. Knowing your evacuation zone assists in standard household disaster planning, but also helps individuals to know what to expect from insurance rates in the area. Depending on the risk level of where you live, as well as the provider you choose when purchasing or updating insurance, policies may vary in price. Residents can learn their zone by visiting [FloridaDisaster.org/Know](https://www.floridadisaster.org/Know).

Conduct an annual insurance check.

As property values go up or down, it is important to take the time to call your home insurance agent or check your account online to make sure your coverage is up to date each year. Do not depend on FEMA after a disaster. The average payout from FEMA's Individuals and Households Program is only about \$5,100 in Florida—an amount with which no one can rebuild their life.



Take photos of your property and belongings.

Insurance companies will require documentation of damages when filing a claim after a disaster strikes. To ease this process, be sure to take extensive photos and videos of your property and belongings before a disaster. Take a thorough inventory of your irreplaceable items and gather any receipts if possible. If a disaster impacts your home, take detailed photos of damages before beginning the clean-up process. By taking photos of your property before and after a disaster, you can better ensure your insurance payout will reflect the extent of your damages.

Consider purchasing flood insurance.

Flooding is the most common and damaging natural disaster in the country and is a particularly high risk in Florida due to the state's frequency of storms and proximity to water. Just one inch of water can cause more than \$25,000 in damages. Despite this, many insurance policies do not cover flooding, and new flood insurance policies take upwards of 30 days after purchase to take effect. Flood insurance claims can be filed anytime your property experiences flooding impacts. Flood insurance can cover both a property and its contents, and a claim can be filed in the event of losses directly caused by a flooding event. Flood insurance is a valuable investment available to everyone: homeowners, business owners, condo unit owners, and renters. More information about flood insurance is available at **FloridaDisaster.org/Flood-Insurance** and by calling **(850) 815-4000**.

Following these tips can help Floridians be ready for the next disaster that threatens their community. For more ways to be prepared for a disaster, visit the Division's website at **FloridaDisaster.org**.

Secretary's Message... continued from page 4

has served as Vice President of Public Policy for the Florida Alzheimer's Association since September 2017. She has more than 28 years of experience in public policy, public health, and public relations and more than a decade of senior executive experience in federal and state level public policy initiatives including advanced healthcare and Florida senior initiatives. She has served as Chair of the State of Florida Alzheimer's Disease Advisory Committee and was an Advisory Member for the State Plan on Aging Task Force.

I have every confidence that Ms. Branham will serve DOEA and Florida's seniors faithfully and do her utmost to ensure that all of Florida's elders are respected and cared for. I thank you for your confidence in my leadership and for doing your part to make Florida a great place for people of all ages to thrive.

I wish you and yours good health and well-being in the coming year.



ABOVE: Governor DeSantis, Secretary Prudom, and incoming Secretary Branham

FLORIDA SENIOR GAMES

Swimmer Has Spent a Lifetime Diving Into Many Different Waters

Nick Gandy

To celebrate his 90th birthday, on October 9, Gordon Ralph was treated to a dinner featuring a menu of Italian delicacies with recipes from a cookbook he helped publish.

In a little less than two months, Ralph will swim in the 2021 Florida Senior Games, for the first time, in the 90-94 age group.

A swimmer in his teenage and college years, Ralph, like many senior athletes, “took about 50 years off,” to spend his working life in a variety of areas.

After graduating with a law degree from the University of Chicago in 1954, Ralph spent time working as a lawyer, a financial planner, a developer of educational tools for American Airlines pilots, and as a publisher.

Now in his ninth decade of living, Gordon Ralph has lived an incredibly full life and continues to do so.



“Yes, he’s done some very interesting things,” said his wife, Jacquie.

Besides spending time at one of the many swimming pools in his retirement hometown of The Villages, he can also be found on one of the many golf courses in the Central Florida community.

Ralph is competing in six events at the 2021 Florida Senior Games in December. The Games, presented by Humana, are slated to be held in the Greater Fort Lauderdale area. He will swim in two distance events—the 200-yard backstroke and 200-yard breaststroke. With a qualifying performance at the 2021 Games, he hopes to represent Florida in the 2022 National Senior Games, which will also be held in the Greater Fort Lauderdale area.

Once he touches the finish line in both of those events, he will become the 90-94 age-group record holder as the first to complete the race. He will also join a club of three other 90+ age-group record holders in the 30-year history of the Florida Senior Games.

He proudly claims that he’s still a record-holder at the University of Chicago, even though his last dive off the starting block as a college swimmer was nearly 70 years ago.

“I set the record for the Bartlett Pool Facility in the 150-yard backstroke,” Ralph proclaimed. “After I graduated, the building was demolished and later renovated to become a dining hall. So my record is intact.”

Much like the differences in the two strokes he swims in the Florida Senior Games, the path to his 90th birthday has seen quite a few contrasts.

After completing his law degree from the University of Chicago, Ralph was drafted into the U.S. Army and served as a JAG Officer, where, as a First Lieutenant, he tried over 150 court martial cases at Fort Sill, Oklahoma.



He spent 30 years as a financial planner for Northwest Mutual, both in the home office in Chicago and in the field, where he worked with local agents to create specialized forms of life insurance and executive benefits.

In the 1980s, he “dreamed up” and was part of a team that developed a teaching desk for American Airlines pilots to use in their training before allowing them into the cockpit.

He and his wife of 26 years, Jacquie, moved to The Villages in 2005. Since that time he has collaborated with authors to publish more than 30 books.

“I take care of all of the mechanical parts,” he said. “I do the proofing and marketing after

Continued on page 10

Florida Senior Games Swimmer... continued from page 9

it's published. It's quite a change of pace from previous years in my career."

One of his most recently published books explored the topic of diversity and inclusion in the workplace that featured interviews with members of a cruise-ship staff.

"There were people of 70+ nationalities working on this cruise ship," he said. "What an excellent place to learn more about respecting your co-workers."

His Florida Senior Games accolades began rolling in at the 2006 Games in Lee County, when he won four gold medals in the 75-79 age group.

Since his debut in 2006, Ralph has competed in 11 Florida Senior Games, winning over 50 medals. He was also a gold medalist at the 2007 National Senior Games in the 50-yard backstroke.

As he advances into higher age groups, his competition decreases. But at this point of his life in the lanes, it's all about keeping it up.

"I try to attend the Florida Senior Games every year and usually enter three distances of backstroke and three distances of breaststroke," Ralph said. "That way the shorter distances (50 and 100 yards) keep my arms moving faster, and the longer distances (200 yards) are all about endurance. I do my best to keep my times as low as possible."

Over the years, Ralph admits his three days per week training time with The Villages Aquatic Swim Team has decreased from an hour or an hour and a half to 30 or 40 minutes. However, his efforts do not go unnoticed by coaches and teammates.

"We are very lucky to have older swimmers like Gordon, and a couple of others, in their 90s



on our team," said Villages Aquatic Swim Team Coach Bob Jennings. "It's wonderful to be doing what he's doing at that age and is still able to keep it up."

The story of Gordon Ralph's life has a lot of subtitles. He claims it all comes under the heading of what lawyers try to do on an everyday basis: "pleasing people and solving problems."

"I enjoy making the world a better place and leaving it better than when I joined it," he said.

FDVA UPDATE

Open House for New State Veterans' Home

*Lee Ann Sferrazza-Rios
Public Affairs Manager
Florida Department of Veterans' Affairs*

A new State veterans' nursing home in the Treasure Coast was recently the site of an open house and flag raising ceremony. The 120-bed Ardie R. Copas State Veterans' Nursing Home attracted a crowd of about 125 federal, state, and local dignitaries and area veterans during the hour-long ceremony, punctuated by heavy rain and thunderstorms just prior to and immediately following the event.

As part of the ceremony, the American, State of Florida, and POW/MIA Flags were raised and then lowered to half-staff in honor of the 13 service members killed in the suicide bombing at Kabul International Airport.

The 121,000 square foot veterans' nursing home is named in honor of an Army Medal of Honor recipient from the Vietnam War—Fort Pierce and St. Lucie County native Sergeant Ardie R. Copas. Nearly 20 members of the Copas family attended the ceremony and provided items for display at the facility.

Before the final afternoon rains arrived, guests were treated to cake and small group tours of the home, which is in the final stages of completion as furniture and medical equipment continue to arrive. Hiring continues at the skilled-nursing facility, with the first residents scheduled for admission before the end of the year.



ABOVE: Artists' rendering of Ardie R. Copas State Veterans' Nursing Home.

The Port St. Lucie home joins six other State veterans' nursing homes and one veterans' domiciliary home in the Sunshine State. An additional veterans' home is scheduled to open in Orlando in the coming months.

For resident admission information, call (772) 241-6132.

Services Available to Veterans and Families

To contact a veterans' claims examiner, call (727) 319-7440, and they'll return your call within 24 hours. You may also contact them via e-mail at VSO@fdva.state.fl.us.

Crisis Counseling Available

For 24-hour counseling services, call the National Veteran Crisis Hotline at 1-800-273-8255. Veterans in Florida may also call the Florida Veterans Support Line at 1-844-MyFLVet (693-5838) or 2-1-1.

Shop Smart

Budget Successfully for a Happy Holiday Season

Florida Office of Financial Regulation

The holidays are on the horizon, and that means cheer and celebrations are right around the corner. However, with gifts, entertaining, decorations, travel, holiday cards, charitable giving, and more, it is easy to get caught up and spend more than you intended. Creating a budget for the holiday season can help you save time, avoid impulse purchases, and maximize savings.

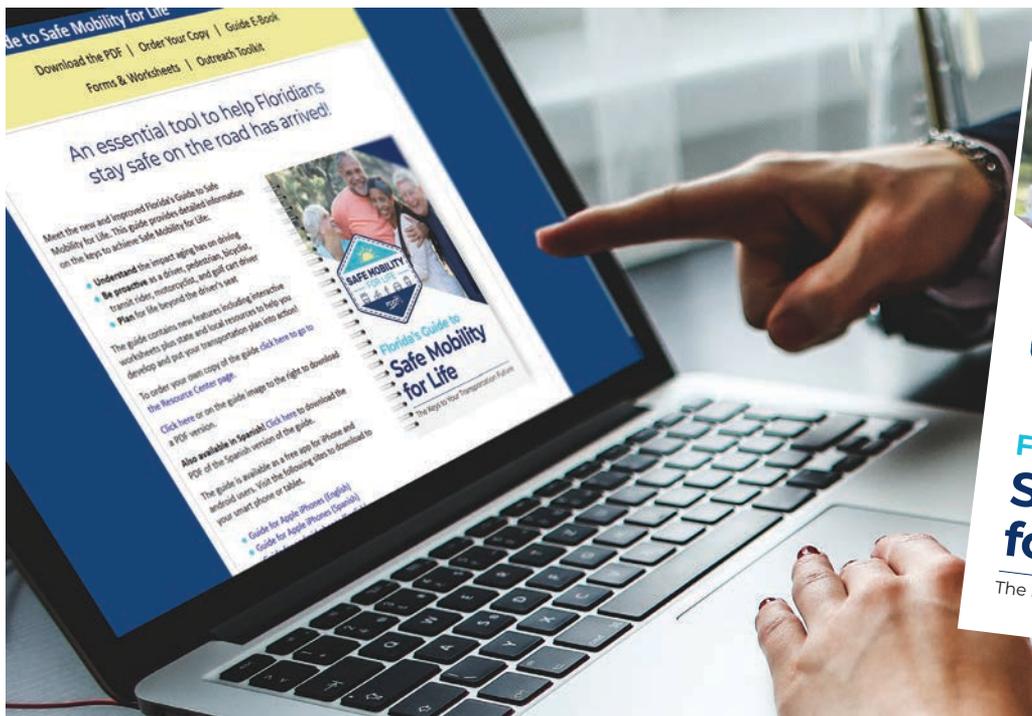
Here are a few tips to help you get started:

- **Set a maximum amount.** Look at your finances and decide a total amount that you can afford to spend on holiday items. Reviewing what you spent the previous year can serve as a guide.
- **Create a detailed list of expenses.** Write down each item or event and budget an amount for each item. Be sure to include money for any gifts, cards, parties, decorations, travel, postage, and charitable giving.
- **Be smart about credit.** Before making any purchases, decide which items you plan to pay for with cash and which you plan to pay for with a credit card.
- **Do your research.** Be sure to take a moment to look up and compare prices, read item reviews, and check out the return policy before making a purchase.



- **Track your spending.** Document what you purchase and how much you spend as you go so that you don't lose track of your budget. It can be easy to forget, especially if you are buying gifts throughout the year to take advantage of sales. It may also help curb impulse spending.
- **Stay safe online.** If you are shopping online, make sure that you are only visiting legitimate, verifiable websites and using strong passwords. Don't use public Wi-Fi or click on pop-up ads. Beware of social media-based scams.

The Office of Financial Regulation (OFR) serves as the primary regulator of the State-chartered and licensed financial services businesses in Florida. We offer a robust online consumer resources section on our website, [flofr.gov](https://www.flofr.gov), featuring tips and information about financial scams, investor education and protection, loan modifications, payday loans, budgeting, and more. You can also connect with us on Twitter, LinkedIn, and Facebook for news and updates.



Get the Guide

Free Resource Helps You Remain Safe, Mobile, and Independent

Gail M. Holley
Florida Department of Transportation

Florida's Guide to Safe Mobility for Life is a free handbook designed to help Floridians achieve mobility independence. Learn how to maintain safe driving skills and build a transportation plan that explores life beyond the driver's seat.

The guide focuses on the Keys to Achieve Safe Mobility for Life (understand, be proactive, and plan) and will help you do the following:

- Understand the impact aging has on driving, changes in driving behavior, common driving errors, and Florida's driver license and ID card.
- Be proactive about safe driving, walking, bicycling, motorcycling, and riding transit skills and practices.
- Plan for your transportation future and life beyond the driver's seat by learning how to discover and use transportation options in your community.

Florida's Guide to Safe Mobility for Life also includes interactive worksheets and state and local resources. Visit **fdot.tips/guide** to plan for your transportation future today!

Print copies can also be requested by email at **Contact@SafeMobilityFL.com** and phone at 1-833-930-2952.

MEDICATION MANAGEMENT

Considerations in Memory Impairment

*Thea Moore, PharmD and
Sofia Sundberg, BSW
USF Memory Disorder Clinic*

Medications are generally defined as substances put into the body to manage medical conditions or diseases. The goal of using medications varies. It may be to cure infection with antibiotics, treat symptoms of conditions like depression or dementia, alleviate pain with analgesics, or prevent diseases with vaccines. Significant time and money are invested into medication development and research. Over time, sufficient data is collected regarding what the medicine does, how it works, benefits it provides, and any side effects or complications it may cause. Physicians and other care providers use research data to prescribe appropriate medications with specific instructions.

Aging comes with an increased risk of medical problems for which the individual is likely to end up taking multiple medications. In patients with memory problems, forgetfulness and confusion about prescription directions are common and put patients at serious health risks.

Caregivers and care recipients can feel overwhelmed by medication management.

Caregivers may find it stressful to encourage compliance, while the care recipient may feel they are losing their independence. Caregivers and patients experiencing burdens related to medication management should discuss strategies with their health care team. This allows clarity regarding when and how to contact a health care professional when a medication mistake is made such as missed doses or the wrong medication or dose given.

There are several reasons patients may not take their medications as prescribed. Such reasons can include unpleasant side effects, no benefit noted, cost of medications, or confusion about the directions. Providers can give education on how to know when medication is effective or producing adverse reactions even when a patient cannot communicate this independently. Patients and caregivers may consider reviewing the medication regimen with a physician or pharmacist to determine whether the medication list or administration schedule can safely be simplified. Pharmacists can also help to identify whether there are herbals, supplements, or over-the-counter drugs that may interfere with other



medications. The caregiver and care recipient should be provided with contact information for specific health care providers and detailed written information and guidance.

Along with proper instructions and professional contact information, there are several strategies care partners can utilize to help optimize medication management. For example, simple pill boxes can be used to organize doses according to the proper schedule. More in-depth assistive strategies are also available including bottle caps that count medication doses, medication dispensers with alarms and flashing lights when a dose is due, and programmed telephone reminder calls. Care partners may talk to the doctor regarding additional supports such as home health care nurses and aides to provide more frequent oversight. For additional strategies, consult with your health care team.

Additional Medication Management Resources

AARP Caregiving

aarp.org/home-family/caregiving

National Council on Patient Information and Education (NCPPIE)

talkaboutrx.org

A coalition of over 130 organizations committed to safer, more effective medicine use through better communication and consumer education.

Peter Lamy Center for Drug Therapy and Aging, School of Pharmacy, University of Maryland

pharmacy.umaryland.edu/centers/lamy

Creates programs and publications including a series called the ElderCare Brochures, intended to address the complexities of medications and multiple disease states.

The Senior Care Pharmacist

ascp.com/page/journal

Practical information about safe medication use for older persons, including a directory of senior care pharmacists across the country who specialize in geriatric drug therapy and the unique medication-related needs of older persons.

ELDER Update

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On the court **EVERY SHOT COUNTS**

And every shot counts when it comes to COVID-19, too. I did my part and got my vaccine when it became available. The State of Florida made it easy for seniors like me. In the fight against COVID-19, every shot counts. Schedule yours today.



**1-800-
96ELDER**

ElderAffairs.org/Vaccine