

SENIOR
NEWSLETTER



What's Inside

- AI-Powered Help Against Depression
- Ways to Save: Budget Tips
- QMB Coverage Loss: What to Do Now?
- Valentine's Day for One

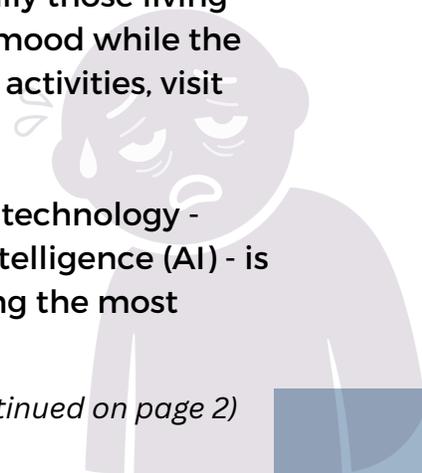
WINTER, ISOLATION, AND DEPRESSION
Why It Hits Harder in Eastern Montana

Long winters have always been part of life in Eastern Montana. For many older adults, they are more than just cold temperatures and snow-covered roads - long stretches of darkness, limited travel, and fewer opportunities for social interaction can quietly take a toll on their mental health.

Research shows that winter conditions are closely linked to increased rates of depression among seniors, especially those living alone in rural areas. Short daylight hours can affect sleep and mood while the icy roads and extreme weather often make it harder to attend activities, visit friends, or even run errands.

While winter is unavoidable, isolation doesn't have to be. New technology - including simple, voice-activated tools powered by artificial intelligence (AI) - is helping seniors stay connected, engaged, and supported during the most challenging time of the year.

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Why Winter Depression Affects Seniors

Depression in seniors often looks different than it does in younger people. Instead of sadness, it may show up as fatigue, withdrawal, irritability, sleep problems, or loss of interest in things that once brought joy. These changes are sometimes dismissed as “just part of aging,” which means many seniors never receive the support they need.

Eastern Montana winters can intensify these challenges. Rural distances and dangerous driving conditions can reduce in-person contact for weeks at a time. When social routines disappear, loneliness can grow - increasing the risk of depression and anxiety.

Winter Wellness Reminder

Staying mentally
healthy means
staying connected.

Prioritize daily
interactions - even
small ones. They
can make a huge
impact.

How AI-Powered Tools Can Help Support Seniors

During winter months, maintaining a daily routine becomes especially important. Regular meals, reminders, conversation, and mental stimulation all help support emotional health. Unfortunately, winter can disrupt these small but meaningful anchors.

Artificial intelligence may sound complicated - or even scary - but many AI-powered tools are designed to be simple and intuitive, especially for seniors. Voice-activated devices and smart displays can offer daily support without requiring computer skills or technical experience.

These tools can help by:

- Providing **conversation and companionship**, reducing feelings of loneliness
- Offering **daily reminders** for meals, medications, appointments, or routines
- Making it easy to **connect with family or caregivers** through voice or video calls
- Delivering **music, audiobooks, games, and learning opportunities** that keep the mind engaged
- Giving quick access to **weather updates, news, and health information**

For many seniors, simply hearing a friendly voice or keeping a predictable routine can make long winter days feel less isolating.

Winter may be long, but no one has to face it alone. These tools can be a huge help as long as you remember they are a supportive tool - not a replacement for human interaction.

MANAGING FINANCIAL STRESS

Everyday Savings that Make an Impact

Financial worries can easily add to feelings of depression, especially when the winter already presents a struggle. Here are some ways to trim your expenses without major impacts on your lifestyle.

Review Your Subscriptions

Many people pay monthly for things they rarely use. Take time this month to review:

- Streaming services
- Magazine subscriptions
- Membership programs
- Auto-ship programs



Canceling just one or two unused services can save hundreds each year!

Take Advantage of Senior Discounts

Always ask! Many businesses offer discounts they don't advertise. Seniors can often save on:

- Restaurants
- Grocery stores (discount days)
- Pharmacies
- Travel
- Hotels
- Haircut and personal services



A simple question can lead to steady savings.

Lower Utility Costs

Reduce your energy bills by:

- Using LED light bulbs
- Adjusting the thermostat by a few degrees
- Washing clothes in cold water
- Unplugging devices not in use



Even small changes can trim monthly bills.

Review Insurance Annually

Auto, home, and Medicare Part D plans change yearly. Comparing options may uncover:

- Lower premiums
- Better Coverage



Your local SHIP Counselor can be a big help when it comes to Medicare.

Shop Smarter

Try these the next time you go to the store:

- Choose store brands instead of name brands
- Utilize coupons and loyalty programs
- Plan meals to reduce food waste
- Try buying in bulk for staples and splitting the cost/product with a friend



A little planning goes a long way!

LOSING YOUR QMB COVERAGE?

The Truth About Your Options

By Lisa Baxter, Aging Services Specialist

For seniors on a limited income, losing their QMB (Qualified Medicare Beneficiary) status can feel stressful, but you still have options. Here's what that notice usually means and what to do next.

What QMB Covers

QMB helps low-income seniors by paying for:

- Medicare Part A & B premiums
- Deductibles
- Coinsurance and copays

Why QMB May End

The most common reasons someone would lose QMB are:

- Income or assets are now above program limits
- Missing or incomplete paperwork
- Renewal not completed on time

Your notice from Medicaid will explain:

- Why benefits are ending
- The end date
- How to appeal
- Whether you may qualify for another program

If anything is unclear, call the number on your notice or contact your local Office of Public Assistance.

You May Still Qualify for Help

Even if your QMB ends, you might qualify for other programs:

- SLMB will pay your Part B premium
- QI also helps with Part B premiums

Many people who lose QMB still qualify for one of these programs.

You Can Appeal

If you think the decision is wrong, you can usually appeal within 30 days. A fair hearing may allow benefits to continue while your case is reviewed.

You Can Reapply

Even if you do lose your QMB benefits, the change doesn't have to be permanent. If your income or assets change later, you can reapply at any time.

Your local SHIP Counselor can help you understand the above benefits and help you apply if you qualify.



Quick Tips

- ✓ Open notices immediately - deadlines matter
- ✓ Ask Questions - call if you don't understand
- ✓ Keep Copies - Save notices/paperwork
- ✓ Get Help - Contact your local SHIP

YOUR FEBRUARY BRAIN GAME

Keep your mind sharp! Brain games help improve memory, focus, and problem-solving skills—plus they're fun. A little daily mental exercise goes a long way in staying mentally healthy as you age.

Key West

Unscramble the words on the left using the spaces provided to correctly spell common words.

BAHEC	=	_____
GNIBIK	=	_____
MIEBONAH	=	_____
CRIGA	=	_____
NCOCH	=	_____
VGINID	=	_____
FGIHISN	=	_____
TFOR	=	_____
NIDASL	=	_____
OLHSEUIGTH	=	_____
AVALN	=	_____
EADIARSP	=	_____
EIARTP	=	_____
LATAIXOERN	=	_____
DSAN	=	_____
SOAFDOE	=	_____
PESIKRCWH	=	_____
UTESSN	=	_____
ENSHSINU	=	_____
ITSUROT	=	_____

VALENTINE'S DAY ON YOUR OWN

Finding Joy, Connection and Meaning

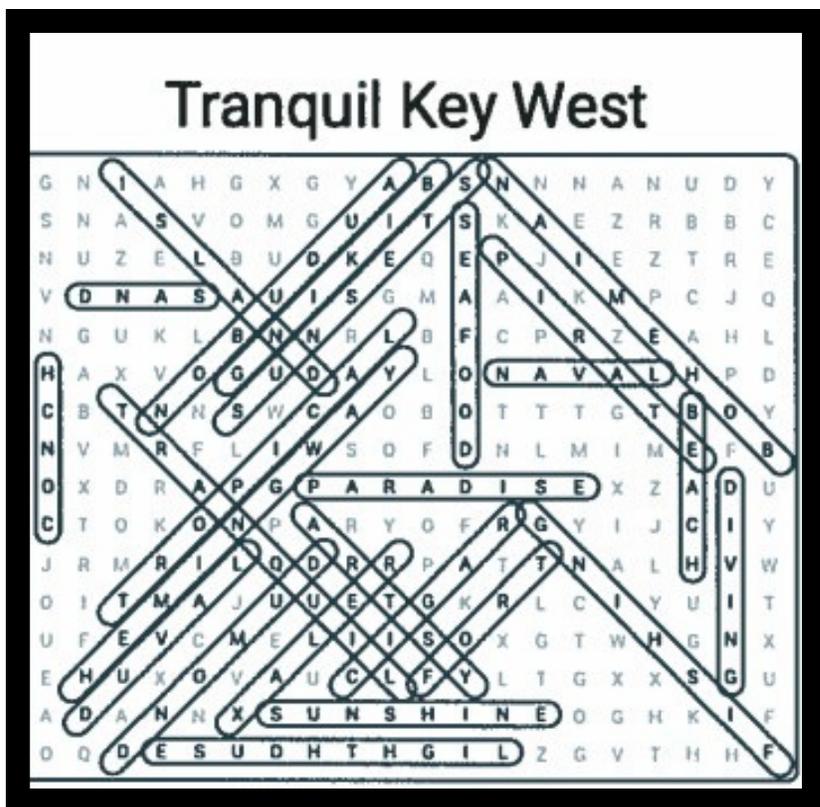
Valentine's Day is often associated with couples, cards and flowers. For many older adults, it can be a quiet one - and sometimes lonely. Living alone, losing a spouse, or being far from family can make the day feel like a reminder of everything that has changed.

Reframing what the day means can help. It doesn't have to be about romance. At its heart, it's about connection. That connection can take many forms: a phone call with friend, a visit to your local senior center, sharing a meal with others, or doing something kind for yourself.

Consider using the day as an opportunity to reach out. Call someone you haven't talked to in awhile, send a card or note, or attend a community meal or activity. Even small interactions can lift your spirits and remind you that **you matter**.

If you choose to celebrate alone, think about treating yourself to a favorite meal, listening to music you love, reading a good book, or taking time for a hobby that brings you comfort.

January Puzzle Solution



More puzzles are available monthly at:
<https://www.aemt.org/programs/aging>

A Note For You

February may be the shortest month but it can feel incredibly long. The days are still short, winter isn't over yet, and **it's okay** if your energy feels a little low.

If you're reading this, know that you matter - and you're not forgotten. Whether today includes conversation or quiet, routine or rest, **you're doing enough**.

If you need support, connection, or simply a place to start, **we're here for you** and are glad you are part of our Eastern Montana Senior Community.

*Area J Agency
on Aging*