



PARTNERSHIP PROJECT

HIV ADVOCACY & SERVICES SINCE 1995

The Network
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OREGON HIV/AIDS CASE MANAGEMENT

Thank You to all who dined out!

We don't have all the totals yet but based on what we have gotten back so far we will have earned more than last year!!!!

Thank you for your support and for Dining Out!

Next Meeting
May

**Tuesday,
May 12th**

**Transgender
Health Care In
Oregon-
Amy Penkin,
LCSW OHSU
&
Nico Quintana,
Basic Rights
Oregon**





ASK Joanne

Joanne Maurice is a dietitian with Legacy Emanuel and Multnomah County HIV Clinic with over 15 years of experience specializing in HIV nutrition

Sleep – It's A Beautiful Thing

Summer is almost here, and if the busy gym is any indication, there are a lot of people working off the winter couch potato weight so they can be swim suit ready and beautiful in the summer. People working out?! Fabulous! High Five! Paying more attention to the diet and turning away the fast food, while choosing more fruits and vegetables? Awesome!! More high fives! Is the scale showing all your hard work? No?! What now?!

So you've added in more exercise, turned away temptation, the next thing to look at is your sleep health. So what, might you ask, does sleep have to do with your waist line and the scale? More than you think. I was fortunate to attend a Weight Management conference a few weeks ago and this topic was presented one morning. Who would have thought that the amount of sleep you get a night can impact your appetite and hence waistline.

The studies presented showed that people who got less than 5 hours of sleep a night or more than 9 hours, were more likely to gain weight than those who got 7-8 hours of sleep a night. Sleep deprivation affects the two hormones that control your appetite. A lack of sleep ramps up the one that makes you hungry and dampens the one that tells you to stop eating. Not only that but it can also influence what types of foods you reach for because you didn't get enough shut eye. So what do you crave in your sleep deprived state? You got it – junk food; those foods that are high in salt, sugar and fat. Even though you may eat 3 meals a day, your snack intake will increase and can add 300- 600 calories a day. So much for the calories you just burned at the gym, that intake can exceed what you just tried so hard to burn off.

The lack of sleep make you feel tired (obviously), but it can also increase your risk for type 2 diabetes and heart disease. Only getting a few hours of sleep a night can induce insulin resistance in healthy individuals, and for diabetics may lead to an increased need for more insulin. Those who got the 7-8 hours of sleep a night had better glycemic control than those who got less. So turn off the TV, and get your Zzzzzz's in. Summer is just around the corner.

The effect was even more pronounced in kids. Kids who experience sleep deprivation were more at risk for becoming obese when they are adults. It can become an unhealthy cycle. Running low on sleep makes you feel tired, you are less likely to seek physical activities and not getting exercise turns down your metabolism (the fat burning process) so you burn calories less efficiently making it harder to control weight, you eat more to try to pick yourself up, etc. etc.

Getting a good night's rest should be just as important as eating well and exercising when it comes to controlling your weight.

GET INTO THE ACT WITH OLDER AMERICANS MONTH

By Alan Edwards, Social Security Public Affairs

In May, we recognize Older Americans Month to acknowledge older Americans and their contributions to the nation. More than 40 million people in the United States are 65 or older. By 2035, the U.S. Census Bureau projects this number will double, which makes improving the quality of life for older Americans even more important as we look to the future. It is Social Security's priority to provide a safety net for older Americans. You can learn more about Social Security at www.socialsecurity.gov.

The main reason Social Security was established 80 years ago was to help older Americans. For many older Americans, Social Security benefits are their only source of retirement income. Social Security payments continue for life and are adjusted to keep pace with inflation. The American Association of Retired Persons (AARP) estimates that these benefits help keep 35 percent of older Americans out of poverty.

A great tool for people of all ages is the *my Social Security account*. *With a personalized my Social Security account, you can:*

- Get an estimate of future benefits, if you still work;
- Get an instant letter with proof of current benefits; and
- Manage your benefits.

Visit www.socialsecurity.gov/myaccount and join the millions of people who have already created accounts to help them plan for retirement.

This May also marks the 50th anniversary of the Older Americans Act. Congress passed the Act in 1965 in response to a lack of community social services for older persons. Medicare, in effect since July 1, 1966, will also celebrate its 50th anniversary soon. Medicare provides health insurance to more than 42 million Americans age 65 and older. If you aren't familiar with the four parts of Medicare, they are:

- Part A (hospital insurance): Hospital insurance helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care, and hospice care.
- Part B (medical insurance): Medical insurance helps pay for doctors' services and many other medical services and supplies that hospital insurance doesn't cover.
- Part C (Medicare Advantage plans): If you have Medicare Parts A and B, you can join a Medicare Advantage plan. Private companies offer Medicare Advantage plans approved by Medicare. These plans generally help you pay the medical costs not covered by Medicare Part A and B.
- Part D (prescription drug coverage): Prescription drug coverage helps pay for medications doctors prescribe for treatment

To learn more about applying for Medicare, read our publication *Applying For Medicare Only—Before You Decide*. To learn more about Social Security, read *Understanding the Benefits*. Both are available at www.socialsecurity.gov/pubs.

Social Security: QUESTIONS AND ANSWERS

Question:

I've only been working for a few years, and I'm wondering how I earn Social Security benefits. What are credits and how many do I need to qualify for benefits?

Answer:

We use your total yearly earnings to calculate your Social Security credits. "Credits" are the units we use to measure whether you qualify for Social Security benefits. The amount needed for a credit in 2015 is \$1,220. You can earn a maximum of four credits for any year. The amount needed to earn one credit increases automatically each year when average wages increase.

You must earn a certain number of credits to qualify for Social Security benefits. The number of credits you need depends on your age when you apply and the type of benefit for which you are applying. No one needs more than 40 credits for any Social Security benefit. You can learn more about earning credits by reading *How You Earn Credits* at www.socialsecurity.gov/pubs.

Question:

My same-sex partner and I recently married. Will we qualify for Social Security benefits?

Answer:

You may be eligible to apply for Social Security benefits. Many factors affect your eligibility for benefits, including how long you worked and your age. Social Security is now processing more claims in which entitlement or eligibility is affected by a same-sex relationship. We encourage you to apply for benefits right away, even if you aren't sure you're eligible. Applying now will protect you against the loss of any potential benefits. You can apply safely and securely at www.socialsecurity.gov/applyonline. Learn more about Social Security for same-sex couples by visiting www.socialsecurity.gov/same-sexcouples.

RETIREMENT

Question:

I'm planning my retirement. What is the maximum Social Security benefit I might receive?

Answer:

The maximum benefit depends on the age you retire and how much you earned in your lifetime. For example, if you retire at age 62 in 2015, your maximum benefit will be \$2,025. If you retire at full retirement age in 2015, your maximum benefit will be \$2,663. If you retire at age 70 in 2015, your maximum benefit will be \$3,501. You can estimate your benefits by using our *Retirement Estimator* at www.socialsecurity.gov/estimator.

Question:

I'm retired, and the only income I have aside from my Social Security retirement benefit is from an Individual Retirement Account (IRA). Are my IRA withdrawals considered "earnings?" Could they reduce my monthly Social Security benefits?

Answer:

No. We do not count non-work income, such as annuities, investment income, interest, capital gains, and other government benefits, and they will not affect your Social Security benefits. Most pensions will not affect your benefits. However, your benefit may be affected by a government pension from work on which you did not pay Social Security tax. If you have wages or self-employment income and you are under your full retirement age, this income may affect your benefit amount. For more information, visit our website at www.socialsecurity.gov or call us toll free at 1-800-772-1213 (TTY 1-800-325-0778).

DISABILITY**Question:**

I was hurt on the job and can't work. How do I start my application for Social Security disability benefits?

Answer:

If you have a disability that qualifies, you can apply online at www.socialsecurity.gov/applyfordisability. There are several advantages to applying online for disability benefits. You can start your disability claim immediately. There is no need to wait for an appointment. You can apply from the convenience of your home or on any computer. And, you avoid trips to a Social Security office, saving you time and money. You can use the online application to apply for benefits if you are age 18 or older, have a medical condition that has prevented you from working or is expected to prevent you from working for at least 12 months or result in death, and reside in the United States or one of its territories or commonwealths.

Question:

I have a 24-year-old daughter who has been disabled by recurrent neuroblastoma since birth. Will she be eligible for benefits as my disabled child?

Answer:

Yes. In general, an adult disabled before age 22 may be eligible for child's benefits if a parent is deceased or starts receiving retirement or disability benefits. We consider this a "child's" benefit because we pay it on the parent's Social Security earnings record.

The "adult child"—including an adopted child or, in some cases, a stepchild, grandchild, or step grandchild—must be unmarried, age 18 or older, and have a disability that started before age 22. You can apply online at www.socialsecurity.gov/applyfordisability.

SUPPLEMENTAL SECURITY INCOME

Question:

This summer, I'll turn 65 and, because of my financial situation, I thought I'd be eligible for Supplemental Security Income (SSI). But my neighbor told me I'd probably be turned down because I have a friend who said he might help support me. Is this true?

Answer:

If your friend helps support you, it could have an effect on whether you get SSI and on the amount you would receive. If you have low income and few resources, you may be able to get SSI. However, if you are receiving support from your friend or from anyone else, we will consider that income when making a decision on your SSI eligibility and amount. Support includes any food or shelter you receive that is paid for by someone else. For more information, visit www.socialsecurity.gov/disabilityssi/ssi.html.

Question:

Can I receive Social Security benefits and Supplemental Security Income (SSI) benefits at the same time?

Answer:

You may be able to receive SSI in addition to monthly Social Security benefits if your Social Security benefit is low enough for you to qualify for SSI. Whether you can get SSI depends on your income and resources. Resources are things that you own—other than your home—such as additional property, vehicles, or anything else you could exchange for cash. If you have low income and few resources, you may be able to supplement your Social Security benefit with an SSI payment. You can find out more about SSI at www.socialsecurity.gov/disabilityssi/ssi.html.

APPEALING A SOCIAL SECURITY DECISION? CHECK OUT OUR IMPROVED ONLINE APPEAL PROCESS

By Alan Edwards, Social Security Public Affairs

Social Security listened to customer feedback and made the online appeals process even better. Now, people who disagree with our disability decision can complete their appeal using our improved online appeals process.

More than 90,000 people use our online appeals application each month. We've certainly come a long way since introducing the online appeal option in September 2007. Throughout the nation, applicants, their representatives, third parties, groups, and organizations use the online appeal process to request review of disability decisions.

Responding to feedback from our employees and the public, the new online appeals process is easier to use and improves the speed and quality of our disability and non-disability decisions. Users told us that the program needed to be streamlined for easier navigation and that it needed to ask for less duplicate information. They also told us that they wanted to be able to complete both the appeal form and the medical report together, and be able to submit supporting documents as part of the electronic appeal request.

Our enhanced online appeals application incorporates those suggestions and more. People can now submit both the appeal form and the medical report in just one online session and electronically submit supporting documents with the appeal request. The screen messages are clear and concise, the navigation has been improved, and we've beefed up our on-screen help. Additionally, users who live outside of the United States are now able to file appeals online.

As a reminder, representatives who request, and are eligible for, direct fee payments must electronically file reconsiderations or request for hearings on medically denied Social Security and Supplemental Security Income (SSI) disability or blindness claims.

The next time you need to file an appeal, be sure to complete it online at www.socialsecurity.gov/disabilityssi/appeal.html.

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