This document was supported, in part, by a grant, No. 90-AM-3077, from the Administration on Aging, Department of Health and Human Services. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not necessarily represent official Administration on Aging policy.
Planning a healthy, independent lifestyle can be complicated.

Senior LinkAge Line®
Your link to experts

There’s health insurance, life insurance, long-term care insurance and all the other things that go along with planning for a healthy, independent lifestyle.

Call 1-800-333-2433 and you will be linked to local experts who will help you with your questions about Medicare, prescription drug help, caregiver planning and support and more.

Call us today!
Don’t be a victim. Protect yourself from fraud.

• Only carry your Medicare card with you to scheduled appointments, visits to the hospital or visits to the pharmacy. The same goes for your Social Security card. Only bring it with you when you know you will need it.

• Medicare does not sell anything. They will not call you or visit your home with deals, insurance plans or other gimmicks.

• Never give out your personal information over the phone, through the mail or over the internet unless you have initiated the contact or know for a fact who you are dealing with.

• Check your mailbox once per day. Criminals will steal mail right from the mailbox.

• Always tear up or shred personal information before throwing it away. This includes healthcare papers, bills, bank statements, etc.

• Keep a health care journal to record all appointments and services received. Compare to your Medicare Summary Notice or health care billing statement.

• Always review your Medicare Summary Notice (MSN) or health care billing statement. These statements come in the mail after you receive medical care. Make sure you have not been billed twice for the same thing and were not charged for something you did not receive.

• Follow your instincts. If it’s too good to be true, it probably is.

• If you suspect error, REPORT IT by calling the Senior LinkAge Line® at 1-800-333-2433.

Don’t be a target of healthcare fraud.

Protect yourself from healthcare fraud, error and abuse.

Detect healthcare scams while they happen.

Report suspected healthcare fraud, error and abuse.

To learn how to protect, detect and report healthcare fraud, waste and abuse, call:

Senior LinkAge Line®
1-800-333-2433
www.MinnesotaHelp.info®
15. **See Notes Section:** If letter appears, refer to (16) for explanation.

16. **Notes Section:** Explains letters in (15) for more detailed information about your claim.

17. **Deductible Information:** How much of your yearly deductible you have met.

18. **General Information:** Important Medicare news and information.

19. **Appeals Information:** How and when to request an appeal.
Healthcare fraud, waste and abuse are becoming more prevalent each year.

Millions of dollars are lost each year to scams and error, dollars that could be used to enhance health care for everyone. A core mission of the Minnesota Board on Aging is to stop fraud, waste and abuse in their tracks. However, to do this each person must do their part: check your Medicare Summary Notice or Explanation of Benefits for errors, never give out your personal information unless you know the person asking and why they need it, only carry the personal information you will need for the day; leave the rest at home safely stored away.

We realize there are many tidbits of information to remember when fighting healthcare fraud and error. To help you, the Minnesota Board on Aging created the Fraud Free Pasta and Other Tasty Recipes and Tips to Prevent Health Care Fraud As You Cook, a gourmet meal cookbook. Not only are there tips, facts and other useful information, we have included many tasty Kowalski’s Markets recipes for you to use as you learn about healthcare fraud, waste and abuse.

On behalf of the Minnesota Board on Aging, I would like to thank Kowalski’s Markets for providing the delicious recipes you will find in this cookbook. In addition, I would like to thank you for taking the time to learn how to protect, detect and prevent fraud, waste and abuse.

Jean Wood, Executive Director
Minnesota Board on Aging
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1. **Date**: Date MSN was sent.
2. **Customer Service Information**: Who to contact with questions about the MSN. Provide your Medicare number (3), date of MSN (1) and the date of the service you have a question about (9).
3. **Medicare Number**: The number on your Medicare card.
4. **Name and Address**: If incorrect, contact the company listed in (2), and the Social Security Administration immediately.
5. **Be informed**: Messages about ways to protect yourself and Medicare from fraud and abuse.
6. **Part B Medical Insurance – Assigned Claims**: Type of service. See the back of MSN for information about assignment.
7. **Claim Number**: Number that identifies this specific claim.
8. **Provider’s Name and Address**: Doctor (may show clinic, group and/or referring doctor) or provider’s name and billing address. The referring doctor’s name may also be shown if the service was ordered or referred by another doctor. The address shown is the billing address, which may be different from where you received the services.
9. **Dates of Service**: Date service or supply was received. You may use these dates to compare with the dates shown on the bill you receive from your doctor.
10. **Service Provided**: Brief description of the service or supply received.
11. **Amount Charged**: Amount the provider billed Medicare.
12. **Medicare Approved**: Amount Medicare approved for this service or supply.
13. **Medicare Paid Provider**: Amount Medicare paid to the provider. (Note: For unassigned services, this column is called “Medicare Paid You.”)
14. **You May Be Billed**: The total amount the provider may bill you, including deductibles, coinsurance and non-covered charges. Medicare supplement (Medigap) policies may pay all or part of this amount.
How to read your Medicare Summary Notice (MSN)

This is a summary of claims processed from 05/10/2006 through 08/10/2006.

PART B MEDICAL INSURANCE – ASSIGNED CLAIMS

Claim Number: 12435-84956-84506
Paul Jones, M.D., 123 West Street, Jacksonville, FL 32231-0024
04/19/06 1 Influenza immunization (90724) $5.00 $3.88 $3.88 $0.00 b
04/19/06 1 Admin. flu vac (G0008) 5.00 3.43 3.43 0.00 b
Claim Total $10.00 $7.31 $7.31 $0.00

Claim Number: 12435-84956-84507
ABC Ambulance, P.O. Box 2149, Jacksonville, FL 32231
04/25/06 1 Ambulance, base rate (A0020) $289.00 $249.78 $198.82 $49.96
04/25/06 1 Ambulance, per mile (A0021) 21.00 16.96 13.57 3.39
Claim Total $310.00 $266.74 $231.39 $55.35

PART B MEDICAL INSURANCE – UNASSIGNED CLAIMS

Claim Number: 12435-84956-84508
William Newman, M.D., 362 North Street, Jacksonville, FL 32231-0024
03/10/06 1 Office/Outpatient Visit, ES (99213) $47.00 $33.93 $27.15 $9.02 c

THIS IS NOT A BILL – Keep this notice for your records.
To lighten up these recipes, try these tips to create a healthier recipe

- Try a reduced-fat variety, especially when it comes to cheeses and salad dressings. While non-fat is always an option, some dislike the lack of flavor in a complete non-fat recipe.

- When using meat choose a leaner variety. Look for ground beef that is 93% lean or even substitute ground beef with ground chicken or turkey. Use the center cut or loin meats and buy skinless, white-meat poultry.

- When using high-fat or high-sodium ingredients finely chop them and use less than what the recipe asks for. By finely chopping bacon, olives and nuts the item will be more evenly distributed throughout the dish reducing the need to use the full amount. By following this tip, the taste will be the same, but the fat content won’t.

- Need more flavor? Instead of adding more sauce or dressing to flavor the meal, add lemon juice or seasoning to spice things up.

- When a recipe asks for whole milk, use 1%. When it asks for heavy cream, use half-and-half.

- Try using a sugar substitute in place of sugar whenever possible. If a sugar substitute isn’t available, it’s usually okay to cut the amount of sugar used by ¼ and the recipe will still work out. Cutting ¼ cup of sugar out of a recipe will save you 192 calories.

Free yourself from unwanted phone calls and junk mail

Place your name on the Do Not Call list.
It usually takes about 30 days to activate the process once the initial call is made to register your number.

**National**
PHONE: 1-888-382-1222
WEB: www.ftc.gov/donotcall

Place your name on the Do Not Mail list.
Allows a private citizen to remove their name for five years from companies offering direct offers of credit or insurance. Consumers can call at anytime to have their name put back on the list to receive this mail.

**National**
PHONE: 1-888-567-8688 or 1-888-5OPTOUT
WEB: www.dmaconsumers.org/cgi/offmailinglist.html

Report
It’s easy to report mail and email scams. Send scam related emails to dps.reportfraud@state.mn.us or mail documents to
MN Dept. of Public Safety
Alcohol and Gambling Enforcement Division – Fraud Report
444 Cedar St. #133
St. Paul, MN 55101
If you feel you’ve been a victim of a scam, please call the Senior LinkAge Line® at 1-800-333-2433.
Medicare's rules

People who are working with Medicare CANNOT:

- Charge a fee to enroll a person in a plan.
- Come to a person’s home uninvited to sell or endorse any Medicare-related product.
- Enroll a person into a drug plan over the telephone unless the person called the plan or unless the person is adding prescription drug coverage to an existing Medicare Advantage Plan or other Medicare Plan.
- Ask for payment over the telephone or internet. The plan must send a bill.
- Send a person unwanted emails.

People who are working with Medicare CAN:

- Call to tell people about Medicare drug plans, unless the individual has placed themselves on the Do Not Call List.
- Prove their plan is approved by Medicare by using this seal on their materials:

Medicare Rx

Prescription Drug Coverage

This information was provided by the Centers for Medicare & Medicaid Services’ “Protecting Medicare and You from Fraud” (Publication No. 10111) and “Quick Facts about Medicare Prescription Drug Coverage and Protecting Your Personal Information” (Publication No. 11147).

- Use olive oil instead of butter. Many chefs will use olive oil instead of butter when cooking in a pan. If a person isn’t willing to completely cut out butter, use it as sparingly as possible to add flavor.
- In baked goods fruit purees, such as apple sauce, are a good substitute for oils. Instead of using a whole cup of butter, only use ½ cup of butter and replace the other half with applesauce or fat free cream cheese, depending on the recipe.
- A common tip is to cut the portion size in half. If the recipe says it serves four, dish it up to serve eight. If half the portion size doesn’t fill you up, you can always have seconds. Another plus of serving less; by starting with half the serving, you are less tempted to eat more than a full serving size.
- Seems like the serving size won’t be enough? Add more fruits, vegetables or lean protein to the entrée. This will help fill you up without adding much fat or sodium.
- Add a salad before a meal. By loading up on vegetables before the main course, a person will be less tempted to overeat later. Just remember to use low-fat dressing or lemon juice on the salad.
**Fight Fraud Ciabatta Sandwich**

*With Balsamic Glazed Chicken, Roasted Red Peppers and Onions*

1. Kowalski’s Original Rotisserie Chicken
2. 1 tbsp. olive oil
3. 1 cup sweet onion slices
4. 3 roasted sweet red peppers, cut into strips
5. ½ cup balsamic vinegar
6. 1 cup aioli
7. 6 Kowalski’s Rustique Ciabatta Rolls, sliced horizontally
8. 6 slices Provolone cheese, cut in half

Pick chicken meat from bones, removing skin; shred into large pieces. Heat olive oil in sauté pan over medium heat; stir in onions. Sauté 5 min.; add red pepper. Stir in vinegar; continue cooking until vinegar is syrupy (about 5 min.).

**TO ASSEMBLE SANDWICH**

Spread aioli on cut surfaces of each ciabatta roll; divide shredded chicken among bottom halves of each roll. Divide balsamic onion mixture among each roll. Arrange cheese slices over onion mixture; broil 6” from heat source until cheese is melted and slightly browned (1-2 min.). Top with ciabatta roll; cut in half on the diagonal.

**Amount:** 6 sandwiches.

**GOOD TO KNOW**

- Roasted sweet red peppers are available in a jar in the olive section or on the olive bar. Each whole pepper should be cut into strips for this recipe.
- Aioli is available in a jar in the mayonnaise section, or you can make your own by combining 1 cup mayonnaise and 5 cloves of garlic, finely minced.

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**Fact**

37% of Americans aged 62-75 ranked fear of fraud ahead of concern for health crisis and terrorism.

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**Ms. Kenney’s Story**

Ms. Kenney has Medicare, as well as a Medicare Advantage plan which she was satisfied with. One day a health insurance agent came to her apartment building to discuss the health plan he was selling with the residents. When the agent knocked on her door, Ms. Kenney agreed to talk with the agent. However, she did make it clear that she was not looking for another health plan, as she was satisfied with her current plan.

After the agent discussed the benefits of the health plan he was selling, he told Ms. Kenney that she could save hundreds of dollars a year if she enrolled into his plan. Ms. Kenney again stated she was content with her current plan. The agent then told Ms. Kenney that she was making a big mistake if she did not switch plans and would spend more money down the road. Ms. Kenney began to question her current health plan, but denied the agent’s plan once again. The agent became very pushy, telling Ms. Kenney she would be sorry if she did not sign up for her plan. While he talked he filled out an application for Ms. Kenney. He told her all she needed to do was sign the application.

Scared and wanting the man out of her house, she did sign the application. After the agent left, she called her son worried about what she had done. The son called the Senior LinkAge Line® with his mother on the line to report the incident. The Senior LinkAge Line® reported the incident to authorities and Ms. Kenney was able to remain in the plan of her choice.
Learn from other's mistakes
Real Stories from Minnesota

Mr. Connors’s Story
Mr. Connor is on Medicare and is a diabetic. His daughter usually picks up his medications and diabetic supplies from the pharmacy and drops them off at his house. One day Mr. Connor received a call from a company stating they will deliver his diabetic supplies to his house every month. The salesperson said it would only cost him $39.99 a month. Mr. Connor thought this was a good deal as it would save money and save his daughter a trip to the pharmacy. Mr. Connor gave his bank account information and address to the salesperson.

The next month, Mr. Connor noticed $399 was taken from his checking account. He could not remember buying anything that cost that much money. He later remembered the call from the diabetic supply company and realized he never received his monthly supplies. He called his daughter, who called the Senior LinkAge Line®. The Senior LinkAge Line® advised the daughter to close her father’s bank account and assisted with reporting the incident to authorities.

Remember
Never feel pressured to sign up for a health insurance plan or special deal that an individual calls or visits you about. If you are unsure of what to do or feel uncomfortable in the situation, hang up on the caller or ask the individual to leave your house, then immediately call the Senior LinkAge Line®, police or other appropriate agency.

Beef Up Your Benefits Burgers
Cheddar Wild Rice Burgers

1 lb. ground beef
1 cup cooked wild rice
¾ cup shredded Cheddar cheese
½ cup chopped onion
1 ½ tsp. Emeril’s Original Essence
1 (4 count) pkg. Kowalski’s Big Buns

In a large bowl, combine first 5 ingredients; form into 4 patties. Grill, broil or pan fry to an internal temperature of 160° (10-15 min.). Serve on buns with your favorite condiments.

Amount: 4 burgers.

If someone says you must join a Prescription Drug Plan or you’ll lose your other Medicare benefits, it’s a scam. While you may face a penalty if you have not yet joined a Medicare approved Prescription Drug Plan, you will not lose your other Medicare benefits if you choose not to join.
Sign Me Up Pasta
with Tomatoes, Capers and Olives

½ pkg. Rustichella d’Abruzzo Capellini Pasta
1 tbsp. Kowalski’s Extra Virgin Olive Oil
1 tbsp. minced organic garlic
1 (28 oz.) can Muir Glen Organic Diced Tomatoes
2 tbsp. capers, rinsed, drained
20 pitted kalamata olives, halved
1 tsp. kosher salt
½ tsp. coarse ground black pepper
2 tbsp. snipped fresh basil
Parmigiano Reggiano, grated

Cook pasta according to pkg. directions; drain. In large skillet, heat olive oil. Stir in garlic, cooking 1 min. Add tomatoes, capers and olives, cooking until heated through (about 5 min.). Stir in salt, pepper and basil. Divide pasta among 4 plates; top with tomato mixture. Sprinkle with Parmigiano Reggiano.

Serves 4

Protect yourself
Ask questions to know if a plan is right for you

When meeting with a sales agent about a Medicare Advantage plan, ask these questions to determine the plan is really the right one for you. If after asking these questions, you still are not sure about enrolling or switching plans, call the Senior LinkAge Line® for assistance at 1-800-333-2433.

• What is the name of the Medicare Advantage Plan or Prescription Drug Plan?
• Is this a Private Fee-for-Service Plan?
• How did the Medicare Advantage Plan contact me?
• What are the major differences between this plan and my current plan?
• How much will the new premium be?
• What will I have to pay when I see my doctor?
• What will I have to pay when I go to the hospital?
• Have I checked to make sure all of my medical providers accept the plan?
• Can I return to Original Medicare at any time?
• Will this plan affect Original Medicare?
• Will this plan include additional out-of-pocket expenses?
• Do I clearly understand the benefits and coverage the plan offers?
• Obtain the agent’s name, company name, address, phone number and license number.

Remember

Before you make changes to your Medicare:
• Ask questions about the plan.
• Understand the plan and the benefits, as well as how it will affect your current Medicare plan.
• Call the Senior LinkAge Line® at 1-800-333-2433 for objective help sorting through your plan options.

You can sign up to receive easy, electronic access to your medical billing statements at www.mymedicare.gov.
Did you know?
You can sign up to receive easy, electronic access to your medical billing statements at www.mymedicare.gov.

Remember to PROTECT yourself from scams by DETECTING them when they occur.

There are strict guidelines in place which outline what a sales agent can and cannot do. Here are some signs that a sales agent is trying to scam you:

- A sales agent appears at your door uninvited. Strict marketing guidelines do not allow home visits unless you have given the company permission before the visit.
- A sales agent contacts you in person or by phone and says they are with Medicare. Medicare does not make home visits or unsolicited phone calls.
- A sales agent tells you a Medicare Advantage plan is a Medicare Supplement Plan and it will not affect your Original Medicare. The plan is not a Medicare Supplement Plan. The plan will provide your primary health care coverage instead of Medicare.
- A sales agent wants to see your Medicare card and have you sign something. Do not show the sales agent your Medicare card! Do not sign anything you have not read or do not understand.
- A sales agent wants you to make a decision today. Never sign an application until you are sure you understand the plan.

Did you know?
The Minnesota Department of Commerce Consumer Response Team (CRT) is comprised of investigators who respond to consumer phone calls specifically about insurance. The CRT attempts to resolve disputes between consumers and the insurance industry informally. In the Twin Cities metro area call (651) 296-2488 or statewide toll free at 1-800-657-3602.

Keep It Simple Cobb Salad
Layered Cobb Salad with Parmesan Dressing

2 (9 oz.) bags organic hearts of romaine
1 (dry pt.) container organic sugar plum grape tomatoes, halved
½ English cucumber, sliced
1 (6 count) pkg. peeled hard boiled eggs, sliced
½ (1 lb.) pkg. Prairie Grove Farms Hickory Smoked Bacon, cooked, coarsely crumbled
1 (6 oz.) can small pitted black pearl olives, drained
1 lb. Kowalski’s Natural Path Oven Browned Turkey Breast, cut into cubes
½ cup chopped red onion
Creamy Parmesan Dressing (below)

Arrange romaine in bottom of large glass salad bowl. Layer remaining ingredients in order listed above. Spread 2 cups Parmesan Dressing evenly over top of salad. Salad can be refrigerated for up to 1 day or served immediately.

Serves 8

Creamy Parmesan Dressing

In medium bowl, combine 2 cups Hellman’s Mayonnaise, 1 cup shredded Bertozzi 3 Year Riserva Parmigiano Reggiano, ½ cup buttermilk, 2 tbsp. Dijon mustard and 2 tsp. minced garlic. Refrigerate several hrs. to blend flavors.

Amount: About 3 ½ cups

If you have questions regarding your Medicare Summary Notice, a health care bill or recent services performed, call the Senior LinkAge Line® at 1-800-333-2433.
Give Me the Facts
Maple Blue Butternut Squash

1 (3 lb.) butternut squash
1 tbsp. unsalted butter
2 tbsp. brown sugar
1 tsp. kosher salt
¼ tsp. Kowalski’s Rainbow Blend Peppercorns, finely crushed
½ cup Kowalski’s Blue Cheese Crumbles, divided
¼ cup Kowalski’s 100% Pure Maple Syrup, divided

Cut 1” slit in squash; microwave (HIGH) to soften skin (about 4 min.). Cut ends off squash; remove skin. Cut in half; scoop out seeds. Cut squash into ½” cubes (about 4 cups). In large skillet, melt butter over medium heat; stir in brown sugar until dissolved (about 2 min.). Add squash cubes, salt and pepper; cook over medium-high heat, stirring occasionally, until lightly browned on edges (10-12 min.). Divide squash among four individual ribbed ramekins; top with cheese and maple syrup. Preheat broiler; broil squash 6” from heat source until cheese is melted (about 2 min.). Serve immediately.

Serves 4

GOOD TO KNOW
For a time saver, purchase 1 ½ to 2 lbs. of cubed butternut squash sold in pre-packaged containers in the produce department.

Every consumer is entitled by law to one free credit report each year. Visit the Federal Trade Commission (FTC) at www.annualcreditreport.com or call 1-877-322-8228 to request your credit reports.

Commonly used Medicare Part D Terms

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<th>Description</th>
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<tr>
<td>Co-payment</td>
<td>A specified dollar amount that a beneficiary must pay out-of-pocket toward the cost of their prescription drug at the time the drug is rendered.</td>
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<tr>
<td>Cost-sharing</td>
<td>The out-of-pocket contribution a beneficiary makes to their Part D costs. This includes deductibles, premiums and co-payments.</td>
</tr>
<tr>
<td>Deductible</td>
<td>A flat dollar amount a beneficiary must pay before Medicare will pay for his or her prescription drug costs.</td>
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<tr>
<td>Low-Income Subsidy</td>
<td>Also known as Medicare Part D extra help. The government pays for all or part of the Part D premiums for those with an income at or below 150% of the federal poverty level.</td>
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### Commonly used acronyms and abbreviations

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<td>Department of Human Services</td>
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<td>Department of Commerce</td>
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<td>Quality Improvement Organization</td>
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<td>Social Security Administration</td>
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<tr>
<td>VA</td>
<td>Veterans’ Administration</td>
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### Make No Mistake Crostini

*With Salsa Di Parma and Olives*

1 (10 oz.) pkg. Kowalski’s Crostini (Bakery)
1 ½ cups Kowalski’s Salsa di Parma
25-30 Pitted Kalamata Olives, Pitted Minced Garlic Olives, Pitted Seasoned Olives or Sundried Tomato Stuffed Olives, sliced

Arrange crostini on parchment lined jelly roll pan; place 2-3 olive slices on each crostini. Top each with Salsa di Parma. Broil 6” from heat source until cheese is bubbly and slightly browned (about 2 min.). Serve warm.

**Amount:** Approximately 36 crostini

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Stratis Health is the Quality Improvement Organization (QI-O) for Minnesota. The QI-O has a contract with Medicare to make sure every person gets the right care at the right time. Call Stratis Health at 1-800-444-3423 if you have a question about the quality of care you received.
Tried and True

Overnight Sweet Rolls

1 (1 lb.) loaf frozen sweet roll baking dough, thawed
2 tbsp. butter, softened
¼ cup sugar
1 tsp. ground cinnamon

On lightly floured surface, roll dough into a 15x10-inch rectangle; spread with butter. In a small bowl, combine sugar and cinnamon; sprinkle evenly over buttered surface. Roll dough up tightly starting at the 15-inch side. Pinch edge of dough to seal. Cut roll into 12 pieces. Arrange cut side down in bottom of buttered 13x9-inch baking pan slightly apart. Cover loosely with plastic wrap; let rise in warm place until double in size (45-60 min.). Bake in a preheated 375°F oven, uncovered, until golden brown (25-30 min.). Cool in pan 5 min.; invert onto cookie sheet or serving platter. Drizzle with powdered sugar glaze (below).

Amount: 12 rolls

Powdered Sugar Glaze: In small bowl, combine ½ cup sifted powdered sugar, ½ tsp. vanilla and 2-3 tsp. milk until smooth.

VARIATIONS
Caramel Pecan Rolls: In small saucepan, heat 1 cup brown sugar and ½ cup butter to boiling stirring constantly. Remove from heat; stir in ¼ cup light corn syrup. Pour into 13x9-inch baking pan; sprinkle with ½ cup chopped pecans. Proceed as above omitting glaze.

Orange Rolls: In small bowl, combine ¼ cup sugar and 1 tbsp. grated orange zest. Sprinkle over buttered dough. Proceed as above. For Powdered Sugar Glaze, omit vanilla and substitute orange juice for milk and add 2 tsp. grated orange zest.

Caramel Apple Rolls: Sprinkle 1 cup finely chopped apple over cinnamon sugar on dough before rolling up. Prepare caramel pecan topping and pour in bottom of pan. Proceed as above omitting glaze.

• Engage the brain. Reading, writing, crossword puzzles or other activities that require a person to think are great for increasing brain function. Play a card game with a grandchild or read the daily paper and try to finish the day’s crossword puzzle.

• Have fun. Doing daily activities that require a person to be social is a key factor in preventing memory loss. Take a pottery class or volunteer with the Senior LinkAge Line® one day a week.

Visit www.mnagingproviders.org/memorycare for more information on memory loss and the Minnesota Memory Care Initiative.

Set your spirit free.
Nothing helps a person feel better than helping someone else. Volunteering is a great way to socialize, share your talents with others and make a difference. The Minnesota Board on Aging wants to help older adults find an opportunity to use their knowledge and skills. The Minnesota Board on Aging manages and funds several programs that provide volunteer opportunities. These include:

• Ombudsman for Long-term Care which advocates for people receiving care from long-term care facilities like nursing homes and assisted living and those receiving care in the community through, for example, a home care agency. The Ombudsman for Long-term Care is available by calling 1-800-657-3591 (TDD/TYY, please call 711) or at www.mnaging.org/admin/ooom.htm.

• The Senior LinkAge Line® provides expertise to seniors about all kinds of matters. The Senior LinkAge Line® volunteers can help someone with their Medicare benefits, teach someone to use the computer through Senior Surf Days and even help people identify fraud, waste and abuse. By contacting the Senior LinkAge Line® at 1-800-333-2433 you can be sure you will find a volunteer position that suits you. You can chat or email with the Senior LinkAge Line® at www.minnesotahelp.info®.
Body, Mind, Spirit

Take care of your body.
One way to do that is to avoid falls. While most people have fallen at least once in their life, it should never be considered a normal part of aging. Among older adults, falls are the main cause of trauma deaths and hip fractures. Fortunately, there are steps that can be taken to reduce the risk of falls.

• Get up and move. Exercise is a great way to improve joint movement, flexibility and to strengthen muscles; all of which help avoid falls. Take a walk everyday or try that new yoga or Tai Chi class everyone is talking about.

• Track your medications. While medicine can do wonders for ailments and illness, if not taken correctly or at the wrong dosage, problems can occur. Falls are more likely if a person is feeling tired or light-headed due to their current prescriptions. Talk to your doctor if you ever experience any of these symptoms.

• Rearrange the house. There are ways to fall proof a home to avoid falls. Using non-slip carpets and ensuring there is a clear path through each room will assist with preventing stumbling and falling. Also, make sure all scatter rugs are removed.

Want to learn more about preventing falls? Visit www.mnfallsprevention.org for more tips and helpful hints.

Enhance your mind.
Memory loss is often associated with aging. More than 50% of individuals over age 85 have experienced memory loss of some type. The good new is, while genetics and age are risk factors for memory loss, there are things that can be done to delay or prevent it.

• Live a health lifestyle. Eating right and staying active will help maintain weight, blood pressure, cholesterol and blood sugar levels; all factors which could increase the risk of memory loss. Go for a walk or bike ride every day and make sure fruits and vegetables are a part of every meal.

The U.S. Administration on Aging has trusted information for older adults and their families at www.aoa.gov.
**Timeless Spinach and Sun Dried Tomato Strata**

1 (26 oz.) pkg. frozen country style hash browns, thawed
½ cup chopped onion
1 tsp. salt
¼ tsp. seasoned pepper medley
2 tbsp. melted butter
3 cups half-and-half
6 eggs, slightly beaten
1 tsp. salt
¾ tsp. fines herbs

In large bowl, combine hash browns, ½ cup onion, 1 tsp. salt and ¼ tsp. seasoned pepper medley. Press into bottom of buttered 9x13-inch glass baking dish. Brush with melted butter. Bake in a preheated 425° oven until lightly browned around edges (20-25 min.).

In large bowl, whisk together half-and-half, eggs, 1 tsp. salt, fines herbs and ½ tsp. seasoned pepper medley. Stir in cheese, spinach, remaining ½ cup onion and tomatoes. Pour mixture over potato crust. Bake, uncovered, in a preheated 350° oven until center is set (35-45 min.). Let stand, covered, 10 min.; cut into squares.

Serves 8-10

**Tip** For a do-ahead, bake and refrigerate crust; combine and refrigerate filling. Remove from refrigerator; pour filling over crust and bake as directed above.

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**Nothing Personal Pizza on the Grill**

**Sun Dried Tomato and Fresh Mozzarella Pizza**

1 Joseph’s Whole Wheat Lavash Roll-Up
Extra virgin olive oil
½ cup Pomi Marinara Sauce
4 oz. fresh mozzarella, cubed
9 pitted kalamata olives, sliced
½ cup Bella Sun Luci Julienne Sun Dried Tomatoes in Olive Oil and Herbs
1 tsp. chopped fresh garlic
Kosher salt to taste
2 tbsp. snipped fresh basil

Lightly brush both sides of lavash with olive oil.

**To Grill** Using indirect heat cooking method, preheat grill to MEDIUM. Place Lavash on unheated side of grill rack. Grill until bottom is crisp (3-4 min.). Remove from grill; place on cookie sheet grilled side up. Layer with remaining ingredients, except basil. Return to unheated side of grill; continue grilling until cheese is slightly melted and bottom is crisp (about 10 min.). Cut into 6 pieces. Serve immediately.

Amount: 6 squares

**Good to Know**

- Joseph’s Whole Wheat Lavash Roll-Ups are sold in the Deli and come 6 to a package. Multiply the ingredients in the recipe to make as many pizzas as you choose.

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**Remember**

If something is being offered for free, you should not have to provide any personal information.
Check These Out

**Rosemary Blue Cheese Burgers**

- 2 lbs. Creekstone Farms 85% Lean Ground Beef
- 2 tbsp. snipped fresh rosemary
- 2 tsp. Kowalski’s Northwood’s Grill Seasoning
- 4 slices red onion
- 1 tbsp. Kowalski’s Extra Virgin Olive Oil
- 4 oz. Harmony Triple Crème Blue Cheese, cut into 4 slices
- 1 (4 count) pkg. Kowalski’s Onion Big Buns
- 4 leaves red tipped leaf lettuce
- 4 slices tomato

In large bowl, combine ground beef, rosemary and seasoning; shape into 4 patties.

**TO GRILL** Spray grill rack with non-stick cooking spray. Using direct heat cooking method, preheat grill to MEDIUM. Grill patties, covered, to an internal temperature of 165° (18-23 min.), turning once. Top with cheese during last 3-5 min. of grilling time. Brush onion slices with olive oil; grill until softened (about 5 min.), turning once. Toast buns, cut side down, on grill rack until lightly browned (1-2 min.). Place lettuce on bottom of buns; top with burger, onion and tomato slices.

**Amount:** 4 burgers

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**Stop Fraud in Its Tracks Tortilla Soup**

- 6 (6-inch) yellow corn tortillas
- 1 tbsp. vegetable oil
- Kosher salt
- 5 cups chicken stock
  (5 cups hot water and 5 tsp. Chef Sid’s Chicken Base)
- 2 (14.5 oz.) cans Muir Glen Organic Fire Roasted Diced Tomatoes with Medium Green Chilies
- 1 lb. boneless, skinless, chicken breasts cut into 1/2” cubes
- 1/2 cup chopped sweet onion
- 2 cloves garlic, minced
- 1 tbsp. chili powder
- 2 tsp. ground cumin
- 1 (8 oz.) pkg. Kowalski’s Shredded Mexican Blend Cheese
- 1 avocado, peeled, cubed
- Snipped fresh cilantro
- 1 lime, cut into small wedges

Brush both sides of tortillas with vegetable oil; cut into 1/2” wide strips. Arrange in single layer on jelly roll pan; sprinkle with salt. Bake on middle oven rack in a preheated 425° oven until crisp and golden brown (5-6 min.); set aside. In large stock pot, combine stock, tomatoes, chicken, onion, garlic, chili powder and cumin. Bring to a boil over medium heat; reduce heat and simmer until chicken is cooked through (15-20 min.).

**TO SERVE**

Break several tortilla strips into bottom of bowl; ladle soup over. Sprinkle with cheese, avocado and cilantro; squeeze lime over toppings. Top with additional tortilla strips.

**Serves 6**

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Check out www.MinnesotaHelp.info® and navigate Minnesota’s land of over 10,000 helping agencies.

You cannot win the lottery without buying a ticket. Lottery scams are seen in the mail, through email and even over the phone. Find out more information or report a lottery scam by calling the Senior LinkAge Line® at 1-800-333-2433.
Keep Track of This Turtle Popcorn

½ (14 oz.) bag Vic’s Gourmet White Half Salt Popcorn  
2 cups pecan halves  
2 cups brown sugar  
2 sticks butter  
½ cup light corn syrup  
1 tsp. salt  
½ tsp. baking soda  
4 oz. semisweet chocolate, broken into small pieces

Divide 1 (7 oz.) bag of popcorn and pecans between two 13x9-inch cake pans; set aside. In large heavy bottomed saucepan, combine brown sugar, butter, corn syrup and salt. Bring to a boil over medium high heat, stirring occasionally; boil and stir 5 min. Stir in soda and chocolate until chocolate is melted. Quickly pour half of chocolate caramel over each pan of popcorn and pecans, tossing to evenly coat. Bake in a preheated 250° oven, 1 hr., stirring every 15 min.; cool. Store in zipper closure food storage bags or airtight container up to 1 week.

Amount: about 20 cups

Alert Everyone Honey Crisp Apple Spinach Salad

With Maple Dressing

¼ cup wine vinegar with citrus fruit juice  
¼ cup Kowalski’s 100% Pure Maple Syrup  
1 tbsp. walnut oil  
1 tbsp. Dijon mustard  
¼ tsp. kosher salt  
1 Honey Crisp apple, cored, thinly sliced  
1 (5 oz.) box organic baby spinach salad  
1 cup red grape halves  
1 shallot, thinly sliced  
½ cup coarsely chopped Kowalski’s Cinnamon Spiced Almonds

In large salad bowl, whisk together first 5 ingredients; stir in apple slices. Layer remaining ingredients over apples; refrigerate, covered.

TO SERVE
Lightly toss salad ingredients with dressing; serve immediately.

Serves 6

GOOD TO KNOW
• If the Martin Pouret Wine Vinegar with Citrus Fruit Juice is not available, you can substitute 2 tbsp. white wine vinegar and 2 tbsp. orange juice.

Stolen identity?

Do you suspect that your identity has been stolen? Place a fraud alert on your name and Social Security number. Call 1-800-269-0271.
**Protect, Detect and Report Greek Edamame Salad**

1 (12 oz.) bag frozen shelled edamame, thawed  
1 (8.5 oz.) jar Bella Sun Luci julienne-cut Sundried Tomatoes, drained, blotted dry  
1 (4.75 oz.) jar pitted kalamata olives, drained  
½ cup chopped red onion  
½ cup Girard’s Greek feta Vinaigrette  
1 (4 oz.) pkg. crumbled feta cheese  

In medium bowl, combine first 5 ingredients. Gently fold in cheese. Refrigerate several hours to blend flavors.  

**Serves 8**

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**Underestimated Asiago Au Gratin Potatoes**

2 lbs. Yukon Gold Potatoes  
¼ cup butter  
1 tbsp. flour  
1 tsp. salt  
2 cups heavy whipping cream  
2 cups shredded Asiago cheese  

Scrub potatoes; place in large saucepan and cover with cold water. Boil until tender (30-35 min.); cool. In medium saucepan, melt butter over medium heat; stir in flour and salt. Cook, stirring constantly, until bubbly. Stir in cream; heat to boiling, stirring constantly. Boil and stir 1 min. Remove from heat; stir in cheese and continue stirring until cheese is melted.  

**TO ASSEMBLE**  
Peel and slice potatoes. Alternately layer potatoes and sauce in buttered 13x9-inch glass baking dish ending with sauce on top. Bake, uncovered, in a preheated 350° oven until bubbly (30-35 min.).  

**Serves 6**

**GOOD TO KNOW**  
- Dish can be assembled and refrigerated, covered, for several hours before baking.  
- The Asiago sauce will separate if the potatoes are reheated after the initial baking.

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The Senior LinkAge Line® can help you protect, detect and report by assisting in organizing your Medicare Summary Notice and medical bills to catch mistakes and errors. Call them today at 1-800-333-2433.

If you think you are being discharged from a hospital before you are medically ready, call Stratis Health’s Hospital Discharge Appeal Line at 1-866-894-1327.
Keep It to Yourself
Black Bean Confetti Relish

1 ¼ cups Kuner’s Black Beans, rinsed, drained
¼ cup Cascadian Farms® Frozen Organic Whole-Kernel Corn
¼ cup diced yellow bell pepper
¼ cup diced plum tomato
2 tbsp. diced red bell pepper
2 tbsp. minced onion
2 tbsp. fresh squeezed lemon juice
1 tbsp. snipped fresh cilantro
2 tsp. olive oil
½ tsp. ground cumin
½ tsp. coarsely ground black pepper
¼ tsp. kosher salt

In medium bowl, combine all ingredients. Serve as a relish over cooked fish or chicken, as a salsa with tortilla chips or double and serve as a side salad.

Amount: 2 cups

Truthful Apple
Streusel Coffee Cake

1 cup brown sugar
1 cup chopped Kowalski’s Honey Roasted Pecans
2 tsp. Kowalski’s Vietnamese Cinnamon
¼ cup softened butter
1 ½ cups sugar
3 eggs
1 ½ tsp. vanilla
3 cups flour
1 ½ tsp. baking powder
1 ½ tsp. baking soda
¼ tsp. kosher salt
1 ½ cups sour cream
2 cups peeled, chopped apples
2 tbsp. firm butter
½ cup sifted powdered sugar
2-3 tbsp. Kowalski’s Maple Syrup

In small bowl, combine brown sugar, pecans and cinnamon; set aside. In large mixer bowl, beat ¾ cup butter, sugar, eggs and vanilla on medium speed (2 min.). In separate bowl, combine flour, baking powder, soda and salt. Beat flour mixture, alternating with sour cream, into sugar mixture on low speed; fold in apples. Grease bottom and side of 13x9-inch pan; spread half of batter in pan. Sprinkle with ½ of brown sugar mixture; repeat with remaining batter and topping. Cut 2 tbsp. butter into small pieces, sprinkling over topping. Bake in a preheated 350° oven until toothpick inserted in center comes out clean (40-45 min.); cool slightly in pan. In small bowl, combine powdered sugar and syrup; drizzle over warm coffee cake. Serve warm.

Serves 8-12

GOOD TO KNOW
• Excellent varieties of apples for baking include Haralson, Cameo, Cortland, Golden Delicious, Granny Smith, Jonathan or Rome.
• For a do-ahead, assemble coffee cake the night before; cover and refrigerate overnight. In the morning bake as directed above.

Remember

Never give out your Medicare or Medicaid number to strangers.

Fact

Stratis Health investigates complaints about quality care in a medical facility or services provided by a Medicare provider. If you are concerned about the care you received, call the Stratis Health Medicare Helpline at 1-800-444-3423.
**Surf’s Up!**
**Crusted Salmon**
*With Artichoke Aioli*

1 cup mayonnaise
5 cloves garlic, finely minced
1 (6 oz.) jar marinated artichoke hearts, drained, chopped
¼ cup Panko Bread Crumbs
¼ tsp. kosher salt
1 lb. Copper River Salmon fillets, skinned, cut into 4 pieces
¼ cup Olio Verde Extra Virgin Olive Oil, divided

Lemon zest

In small bowl, combine first 3 ingredients; refrigerate, covered, to combine flavors. In shallow pan, combine bread crumbs and salt. Brush both sides of salmon fillets with olive oil; dredge in seasoned bread crumbs. Heat remaining olive oil in large skillet over medium heat; cook salmon in olive oil until only slightly pink in center and crumb coating is crisp and brown, (10 min. per inch of thickness), turning once.

**TO SERVE**
Divide Artichoke Aioli among salmon fillets; sprinkle with lemon zest. Serve immediately.

Serves 4

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**Keeping It Honest**
**Buffalo Chicken Salad**

4 boneless skinless chicken breast halves
1 (12 oz.) bottle Anchor Bar Buffalo Wing Sauce, divided
2 (12 oz.) bags leafy romaine
½ English cucumber, sliced
2 ribs celery, sliced
Grape tomatoes
Blue cheese salad dressing
Onion and garlic croutons

Arrange chicken breasts in large zipper closure bag; pour 1 cup buffalo wing sauce in bag turning bag several times. Heat grill to HIGH. Spray grill rack with non-stick cooking spray. Pour buffalo sauce from bag into small pan; bring to a boil over high heat. Arrange chicken breasts on grill rack; turn and baste with reserved sauce several times until chicken is no longer pink (10-15 min.); cool. Cut into small chunks.

**TO ASSEMBLE SALAD**
Arrange romaine on dinner plate; top with chicken, cucumber, celery and tomatoes. Drizzle with blue cheese salad dressing and a small amount of buffalo wing sauce; sprinkle with croutons.

Serves 4

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Register for a free Senior Surf Day in your area that will teach you how to protect Medicare while surfing the Internet. Call the Senior LinkAge Line® today at 1-800-333-2433 to get enrolled.

Healthcare fraud is not an honest mistake by the provider.
Stop Everything
Butternut Squash and Apple Bisque

*with Crème Fraiche*

2 tbsp. butter  
½ cup finely minced onion  
1 ½ lbs. butternut squash, peeled, cut into 1” cubes (about 4 cups)  
2 cups apple juice  
¾ tsp. ground cinnamon  
1 cup half-and-half  
½ apple, very thinly sliced  
2 tsp. salt  
¼ tsp. white pepper  
1 (7 oz.) carton crème fraiche

In large saucepan, melt butter. Stir in onion; sauté until slightly softened (about 2 min.). Add squash, apple juice and cinnamon. Bring to a boil over medium-high heat, covered; reduce heat and simmer until squash is fork-tender (20-25 min.). Cool in pan 15 min. Place squash mixture in food processor or blender and process until smooth. Return pureed squash to saucepan; stir in half-and-half, apple slices, salt and pepper. Warm over medium heat, stirring occasionally, until heated through (about 10 min.).

**TO SERVE**
Ladle soup into cups; top with a small dollop of crème fraiche.

**Amount:** 4 (1 cup) servings

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Signature Chocolate Tiramisu

**ESPRESSO**
¾ cup boiling water  
1 tbsp. instant espresso coffee powder  
2 tbsp. Baker’s Sugar  
2 tbsp. Kahlua

**CHOCOLATE MASCARPONE FILLING**
2 (8 oz.) cartons mascarpone cheese  
2 cups heavy whipping cream  
½ cup Baker’s Sugar  
¼ cup Scharffan Berger Natural Cocoa Powder  
½ tsp. pure vanilla extract

**ADDITIONAL INGREDIENTS**
2 (3 oz.) pkgs. ladyfingers  
2 oz. Scharffan Berger Semi Sweet Chocolate, shaved  
½ cup sliced almonds, toasted

In 2 cup glass measure, combine espresso ingredients; set aside. In large mixer bowl, beat mascarpone filling ingredients on low speed until thoroughly combined. Continue beating on medium speed just until soft peaks form. Arrange 1 pkg. ladyfingers, cut side down, in 7x11-inch glass baking dish. Brush half of espresso mixture over ladyfingers. Spread half of mascarpone mixture over ladyfingers; sprinkle with half of nuts and shaved chocolate. Repeat layers with remaining ingredients. Refrigerate, covered, several hours or overnight.

**Serves 8-10**

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Become a Senior LinkAge Line® volunteer. Call 1-800-333-2433 and ask how you can stop fraud today!

Never sign a document just because someone asks or tells you to. Always read the document first and know exactly what you are signing.