

The Paper

OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper

50¢

CRAWFORDSVILLE, INDIANA

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TODAY'S VERSE

Psalm 23:1-6 *The LORD is my shepherd; I shall not want. He maketh me to lie down in green pastures: he leadeth me beside the still waters. He restoreth my soul: he leadeth me in the paths of righteousness for his name's sake. Yea, though I walk through the valley of the shadow of death, I will fear no evil: for thou art with me; thy rod and thy staff they comfort me. Thou preparest a table before me in the presence of mine enemies: thou anointest my head with oil; my cup runneth over. Surely goodness and mercy shall follow me all the days of my life: and I will dwell in the house of the LORD for ever.*



FACES OF MONTGOMERY

People who call our community their own.
Dylan Nevitt smiles for one of our roving photographers. Thank you for your smile Dylan!

THREE THINGS You Should Know:

1 Want to really go all out on St. Patrick's Day? Then consider a trip to New York City. According to our friends at LawnStarter, they ranked the big apple as the most Irish city in America. How did they arrive at that? They looked beyond the green bloodlines and took into account Irish pubs, dance schools and social groups. Chicago, Boston, Philly and San Francisco rounded out the top five. As far as the great Hoosier State? Indianapolis ranked 45th and Ft. Wayne 83rd.

2 Hoosier women are working more than they did five years ago. At least that's the results of a study from the good folks at Mixbook, a design platform for creating one-of-a-kind stories through photo books. They took a look at Census data and found that Hoosier women have increased their work by 10.4 hours per year. However, Indiana men have actually decreased their work hours annually by the same amount. How does that compare nationally? Depends on how you look at it. In the U.S., women are working eight hours more a week while men are working 14 less.

3 It's back. It's new and improved. It's better than ever. What is it? Montgomery County's biggest annual contest, The Paper's Readers' Choice 2023! The way this huge annual promotion works is simple. The Paper publishes a list and asks you to vote for your favorites. And this year, we are making it even easier to vote. You can go to www.thepaper24-7.com and click on the Readers' Choice 2023 ad and then vote for any and all your favorites. Last year we finished with more than half a million votes. As usual, there is no definitive ending date announced, so don't wait! Hurry up and vote now, today. And keep voting if you like! You are the Reader and these are your Choices. Make them count!

Boomer Bits

Ask Rusty - Cutting Social Security Will Make Me Lose My Home!

Dear Rusty: When one becomes a widow/widower, what is the most efficient way to start receiving the deceased's monthly Social Security.
Signed: Still Grieving

Dear Still Grieving: There is really only one way to start receiving surviving spouse benefits – you must contact Social Security directly to apply. You can call 1.800.772.1213 or call your local SS field office (find the number at www.ssa.gov/locator) to make an appointment to apply for your survivor benefits. These appointments are normally conducted over the phone, so a personal visit to the Social Security office isn't usually necessary.

The larger question to con-



ASK Rusty
Social Security Advisor

Social Security Matters

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.

sider is when you should claim the survivor benefit. Like most other Social Security benefits, your age when you claim determines how much your survivor benefit will be. And a survivor benefit isn't payable in all cases. Consider these points:

- If the surviving spouse is already receiving their own SS retirement benefit and that is more than the deceased spouse

was receiving, the surviving spouse continues to receive only their own higher benefit but will get a one-time lump sum death benefit of \$255.

- If the surviving spouse's own benefit is less than the deceased was receiving, the surviving spouse's benefit will be based on the higher amount.

➔ See RUSTY Page A6

Simple Steps Can Help Keep You And Your Family Covered In 2023 And Beyond

By Steve Smitherman
President at CareSource Indiana

It's hard to believe we've reached the three-year mark since the COVID-19 pandemic began. When it came to our health, this period was marked by confusion and a number of worries. These ranged from masks, vaccines and boosters, mental health challenges, job loss and more.

But for over 2 million Hoosiers, health coverage has not been a major issue or something needing much attention since the federal public health emergency began. However, it's important that Hoosiers know about some changes coming in 2023 that could impact their health care and ability to go to the doctor, hospital or pharmacy. As we move further into the year, it is

crucial that many Hoosiers take steps to keep themselves and their families covered.

Prior to the pandemic, anyone with health coverage through Medicaid, which in Indiana includes Hoosier Healthwise, Hoosier Care Connect and the Healthy Indiana Plan, had to renew their coverage annually. The federal government required this to make sure people receiving these benefits were still eligible based on factors like their income, household size and disability status. However, when the pandemic began, this requirement was set aside, and anyone with Medicaid simply stayed on the program without taking any renewal actions. This will change in 2023. The state

➔ See STEVE Page A6

BBB Risk Report: Employment Scams Climbed To Second Riskiest

Employment scams are now the second riskiest, according to a new report from the Better Business Bureau. Employment scam reports submitted to BBB Scam Tracker were up 23.1 percent from 2021 to 2022.

The median dollar loss of \$1,500 for employment scams is significantly higher than the overall median dollar loss of \$171 for all scam types.

"Employment scams, which peaked at #1 on our list in 2019, are seeing a resurgence," said Melissa Lanning Trumpower, executive director of the BBB Institute for Marketplace Trust, which produced the 2022 BBB Scam Tracker Risk Report. "This is a high-touch scam in which perpetrators spend more

➔ See BBB Page A6

Timmons Speaks At Kiwanis Club



Photo courtesy of Crawfordsville Kiwanis

The Paper's Tim Timmons spoke to the Kiwanis Club recently about his pilgrimage to the Holy Land. Kiwanian Gary Behling, left, presented Timmons with a coffee cup. The Kiwanians meet at 11:30 every Thursday in the basement at the Library. They would love to have guests and interested parties come along. Behling also reminded those in attendance to go to The Paper's web site and click on the Readers' Choice banner and vote for the Kiwanis Club under the Clubs / Organizations category. For other community groups that might be interested in having Timmons give his presentation on the pilgrimage, just let him know at ttimmons@thepaper24-7.com.

Carnegie Museum To Hold Pi Day Program



Come celebrate the official Pi Day (3.14) on Saturday, March 18, from 2 - 4 p.m., at the Carnegie Museum in downtown Crawfordsville.

Pi Day celebrates the Greek letter Pi – 3.14, representing the ratio of a circle's circumference to its diameter. No matter the size of the circle, Pi is always the same number. Pi is amazing, a part of many

mathematical formulas and is infinite. Wabash College professors and students will be on hand to share their love of math and science, two fields in which Pi is an important piece.

Drop in on Saturday between 2-4 pm to try Pi themed activities, demonstrations, and crafts with, of course, Pie to eat as well! Free.

For more information about the Carnegie Museum or Pi Day, please call 765-362-4618, or visit us on Facebook.

The Carnegie Museum is located at 222 S. Washington Street, Crawfordsville. Admission is free, and the museum is wheelchair and stroller accessible. The Carnegie Museum is open Wednesday-Saturday, 10 a.m. - 5 p.m.

HONEST HOOSIER

Regional champs get crowned tonight in Hoosier Hysteria! Let's go!



INSIDE TODAY'S EDITION

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TODAY'S HEALTH TIP

Try to eat as a family often – home-cooked meals are generally healthier. Today's health tip was brought to you by Dr. John Roberts. Be sure to catch his column each week in The Paper and online at www.thepaper24-7.com.



OBITUARIES

None

The Paper appreciates all our customers. Today, we'd like to personally thank Rhett Welliver for subscribing!



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THE MONTGOMERY MINUTE

Don't Forget!

Beginning Saturday night, Sunday morning, remember to set your clocks forward an hour. Daylight Savings Time may be annoying and rough, but it does signal that we will be looking forward to better weather, cookouts, outdoor sports, and family fun!

TODAY'S QUOTE

"True terror is to wake up one morning and discover that your high school class is running the country."
Kurt Vonnegut

TODAY'S JOKE

OK, superstitious types. What does it mean if you find a horseshoe in Ireland?
It means some horse lost a shoe.



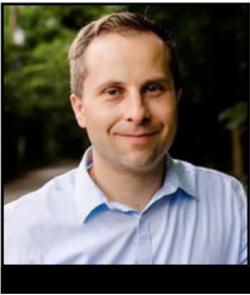
Meeting Notes

Montgomery County Board of Commissioners Meeting

March 13, 2023 at 8 a.m.
 1580 Constitution Row - Room E109
 Crawfordsville, IN 47933
 Call to Order: Board President John E. Frey
 Pledge of Allegiance and Prayer
 Consent Agenda
 Approval of Claims: Feb. 27, 2023 to March 13, 2023
 Payroll 3/10: \$
 Accounts Payable: \$
 Minutes: Feb. 27,

2023
 Approving Motorola Contract
 Acknowledge Receipt of 2022 RDC Annual Report
 New Business
 Request to Name Private Driveway - Ruth/Jason Leaming
 Authorizing the Serving of Alcohol at Event at County Government Center
 Award Bid & Issue Notice to Proceed for CCMG Paving Project
 Approving Expense from ARPA
 Ordinances
 Resolutions
 Other Business
 Adjournment

Discussing Rural Education



Spencer Deery
Guest Columnist

Every Wednesday, I attend rural caucus with fellow legislators who represent rural areas across the state.

We hear from guest speakers on topics important to rural communities and this week's presentation had ties to educators in Parke and Warren counties.

The rural caucus heard

from Rosedale Elementary School Principal Diana Spence, teacher's assistant Lory Sciotto and parent Amanda Hopkins about the school's success using Robokind assistive robots in their special education program.

We were also able to review data from Pine Village Elementary about a phonics reading tool used in Warren County.

The meeting led to many conversations throughout the day about rural education and how we can give more communities access to these tools.

Spencer Deery is the State Senator for District 23, serving portions of Montgomery, Fountain, Tippecanoe, Parke, Vermillion and Warren counties.

Daylight Saving Time: Turn Your Clocks Forward And Test Your Smoke Alarms

Daylight saving time begins this Sunday, March 12, and the American Red Cross Indiana Region reminds everyone to TURN your clocks forward one hour and TEST your smoke alarms.

Did you know working smoke alarms can cut the risk of dying in a home fire by half? That's why it's critical to "Turn and Test" and take these life-saving steps to stay safe from home fires — the nation's most frequent disaster:

Install smoke alarms on every level of your home, including inside and outside bedrooms and sleeping areas. Test alarms monthly and replace the batteries at least

once a year if your model requires it.

Replace smoke alarms that are 10 years or older. That's because the sensor becomes less sensitive over time. Check the date of your smoke alarms and follow the manufacturer's instructions.

Practice your two-minute escape plan. Make sure everyone in your household can get out in less than two minutes — the amount of time you may have to get out of a burning home before it's too late. Include at least two ways to get out from every room and select a meeting spot at a safe distance away from your home, such as your neighbor's home or landmark like a specific tree

in your front yard, where everyone knows where to meet.

Teach children what a smoke alarm sounds like. Talk about fire safety and what to do in an emergency.

Visit redcross.org/fire for more information, including an escape plan to practice with your family. You can also download our free Emergency app by searching for "American Red Cross" in app stores.

HOME FIRE CAMPAIGN SAVING LIVES The Red Cross responds to more than 60,000 disasters every year and most of them are home fires. To help prevent fire-related deaths and injuries, the Red Cross

launched the Home Fire Campaign with community partners in 2014 to reduce fire-related deaths and injuries.

Recently, with support from thousands of community partners, the campaign met its goal of installing 2.5 million free smoke alarms and making 1 million households safer across the country. So far, the Home Fire Campaign is credited with saving more than 1,583 lives in the U.S. Because home fires remain a daily threat and the campaign has made a lifesaving difference, the Red Cross will be continuing the program with community partners as part of its standard services across the country

Time To Step Up On Birth Control Access In Indiana

By Nikki Kelley

When lawmakers passed a near-total abortion ban last summer in a special session, several key Republicans talked about expanding access to birth control as a companion piece.

Now is the time for them to back that up.

"We are going to work pretty hard on trying to make available contraception so we can have fewer unwanted, unplanned pregnancies in the first place. I think that is a good place to start," Senate President Pro Tem Rodric Bray told the Reporter-Times then.

Abortion ban author Sen. Sue Glick, R-LaGrange, also talked the talk, saying, "We want to make as many avenues available to help these people take those steps to ensure that they're not having unwanted pregnancies if they're not able or if they're unwilling to carry a child to term," said SB 1 author Sen. Sue Glick, R-LaGrange. "We would rather deal with it on the front end than ... going to an abortion."

There are several bills moving through the process that would genuinely help Hoosiers avoid abortions in the future.

The most significant is House Bill 1568, which would allow pharmacists to prescribe hormonal birth control to people 18 and older without an appointment. That includes contraceptive patches, as well as birth control pills and rings.

It passed the House with a strong vote of 86-12 and now is in the Senate.

The National Alliance of State Pharmacy Associations reported in September 2022 that 22 U.S. jurisdictions have statutes or regulations that allow pharmacists to prescribe contraceptives on their own: Arizona, Arkansas, California, Colorado, Delaware, District of Columbia, Hawaii, Idaho, Illinois, Maryland, Minnesota, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, Oregon, South Carolina, Utah, Vermont, Virginia, and West Virginia.

More states have legislation in the works.

In several studies, women have reported that the primary barriers to getting birth control were long wait times and difficulty making appointments at their doctor's office, as well as distance from their health care provider.

Letting pharmacists prescribe is a much-needed move to ease access to Hoosiers by reducing the hurdles to get products with long histories of success.

Long-acting birth control

Two other bills focus on long-acting reversible contraceptives, such as IUDs.

Senate Bill 266 requires Indiana hospitals to give women the option to place a long-acting reversible contraception shortly after childbirth during their hospital stay. The hospitals are not responsible for the cost.

Many women undergo a tubal ligation after delivering a child, and this is no different. Offering options shouldn't be controversial but the bill barely passed the Senate, 26-23.

"It's certainly a lot cheaper to have a long-lasting contraceptive than it is to have an unintended pregnancy," said Sen. Vaneta Becker, R-Evansville.

Some have expressed concern about the cost to hospitals to have devices in inventory. But I don't see how that is any different than having medication or artificial knee and hip joints on hand.

A second bill is Senate Bill 252, which simply allows a long-acting reversible contraception that is prescribed to and obtained for a Medicaid recipient to be transferred to another Medicaid recipient if certain requirements are met.

Sometimes a person doesn't show up for implantation. Currently, the device goes to waste even though it is unopened and unused. It is especially important since about 40% of births in Indiana are paid for by the low-income health program.

Republicans have been loud and proud about their desire to protect fetuses and now it is time to focus on the preventive side of the abortion debate. Let's help Hoosiers avoid unwanted pregnancies in the first place.

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MARKETPLACE | EVENTS

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3 Ways To Prep Your Home For The Upcoming Bug Season

(StatePoint) It can be tempting to think that bugs simply disappear in the cooler months. The truth is that many bug species have evolved to survive all year long, sometimes hiding in the warm nooks and crannies in and around homes. Others go into a hibernation-like state.

“Bugs can be a lot smarter and more resilient than you may realize. Even if you don’t see household pests right now, some may still be waiting in your home for those first warm days to signal them to become active, search for food

and find a mate,” says Emma Klingman, senior products research at Zevo, a maker of pest control products with naturally-inspired ingredients you can feel good about.

To prep your home for bug season and outsmart pests, follow these three steps:

1. Tidy up: Household pests love snacking just as much as people do, but you don’t need to play host to them. After meals, wipe down tables, counters and other kitchen surfaces. Be sure to regularly sweep and vacuum crumbs, as well as mop up to eliminate

sticky food residue. Keep a tightly-fitting lid on your garbage bin, and rinse cans and jars before recycling them.

2. Be ready: Even an immaculate home will face pest problems at some point. That’s why it is important to have tools on hand to catch a problem early, before it becomes a much bigger one. Zevo’s Instant Action sprays target and shut down biological pathways found in insects, not in people or pets. Likewise, the brand’s traps use a UV and blue light system to attract and capture flying insects, and they have

a discreet design that can serve as a bouncer at your home’s entry points. It’s also smart to use these traps in potential problem areas, such as near trash cans and fruit bowls and near toilet bowls and drains.

3. Safeguard the yard: Defending your yard from pesky pests will not only improve the comfort of your home’s outdoor spaces, it will help prevent insects from finding their way indoors. Be sure to eliminate standing water by properly tending to your lawn and by periodically clearing downspouts of debris.

Any water feature in your garden should use running water. If you have a patio or deck, consider screening it in. If you don’t love the look of screened walls, installing ceiling fans can be an effective alternative. Run the fans whenever you entertain to deter unwanted guests, such as mosquitos, from crashing the party.

Of course, it’s always a good idea to apply bug repellent when spending time outdoors. Find a formula that will be easy to use, such as the new on-body products from Zevo, which include a pump spray, aerosol and

lotion. They offer eight hours of protection from mosquitoes and ticks and are lightweight, odorless and not sticky.

For more usage tips and more information, visit <https://zevoinsect.com> and follow on Facebook, TikTok and Instagram (@ZevoInsect).

“As we usher in gorgeous spring weather, it can be an especially challenging time of year to keep bugs at bay at home. But with the right tools and strategies, you can help prevent and combat infestations as they arise,” says Klingman.

The Paper

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Service times:
10:02 am on Sundays

Wednesday night prayer meeting
at 6:30 pm.

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Worship Service: 10:30 AM

Youth Group Wednesday at 6:30

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To learn more about the position and how to apply, please visit the College’s employment listing site at www.wabash.edu/employment.

Wabash College, a liberal arts college for men, seeks faculty and staff who are committed to providing quality engagement with students, high levels of academic challenge and support, and meaningful experiences that prepare students for life and leadership among diverse populations around the globe. Wabash is an equal opportunity employer and welcomes applications from persons of all backgrounds.

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FAITH

INCLUDE YOUR INFORMATION The Paper of Montgomery County is asking churches to send us church news by noon on Thursday. Information can be e-mailed to: news@thepaper24-7.com

The following is a listing of church services and various programs that organizations around Montgomery County have sent The Paper. If you would like to have your church information included in this free listing, simply e-mail it to news@thepaper24-7.com by Monday for the Wednesday Print Edition.

FAITH BAPTIST CHURCH

Sunday's schedule will include Sunday School at 9:30 and morning worship at 10:30 followed by a pitch-in dinner. After dinner there will be a special service in which Pastor Roe will step aside and Bro. Keith Harris will become the pastor. Meetings will continue with the Danfords Monday through Thursday at 7 each evening.

The public is invited to all the services anytime but especially during our revival with the Danfords. The location is 5113 S 200 W, Crawfordsville. Or just five miles south of Crawfordsville on State Highway 47. For more information call 866-1273 or visit www.faithbaptistville.com.

NEW MARKET CHRISTIAN CHURCH

The Sanctuary as well as the Drive-in Parking Lot are open for Worship held at 10 am. Tony Thomas will speak on "The Courtyard of Caiaphas" His text is from Matthew 26:57-75.

SUNDAY SCHOOL begins at 9 am. COFFEE & DONUT FELLOWSHIP is at 8:30 am the first Sunday of each month. The next fellowship is April 2. The worship service and Sunday school are open to everyone.

NEW MARKET FIRST BAPTIST

New Market First Baptist will meet this Sunday for worship. Holy Grounds will open at 8:30 a.m. with coffee and donuts. Sunday School for all classes will be at 9 a.m. Morning worship begins at 10 a.m. Following the service, we will have our monthly business meeting. On Wednesday, we will meet with a meal at 6 p.m. and Todd will bring our results of our talents that we had tested on last week. Lord's Closet will be open this Saturday from 9 a.m.-12 p.m. Lots of nice clothing for FREE. This is also the time to bring your donations come everyone to come and worship with us. We are located at 200 S. First St.

YOUNG'S CHAPEL CHRISTIAN CHURCH

If contemporary worship is not your preference, then you Might want to visit us. A small country Bible based church made up of very friendly, compassionate, loving people. A church where everyone knows everyone's name. You will be warmly welcomed here. Why not try us out? 4527 North 200 East, Crawfordsville Bible Study 9:30 a.m. Worship 10:30 am.

FIRST CHRISTIAN CHURCH

Sundays: Worship (Casual Traditional/Family Friendly/Childcare) - 10:15 am, Adult Faith Learning/Sunday School - 9:15 am, Good News Cafe - 9:15 am, Wednesdays: WOW! - Mid-week Youth Program (Grades 1-12) - 4:30 - 7 pm, Faith Learning and Dinner, Rev. Darla Goodrich, We are located at: 211 S. Walnut St. Crawfordsville IN 47933 Telephone: 765-362-4812

WOODLAND HEIGHTS CHRISTIAN CHURCH

468 N Woodland Heights Drive
Crawfordsville IN 47933-9689
Telephone Number: 765-362-5284
Fax Number: 765-362-6641

Lead Minister: Tim Lueking
Worship Minister: Wayne Wilkinson

Youth Minister: Bryson Feese

Worship Service Times for Sunday:

Traditional service at 8:15a.m. & Contemporary service at 10:30a.m. All Sunday School classes at 9:30a.m., Children's classes for birth to 5th grade at 10:30a.m. All services will be streamed live on our live whcc.us platform, Facebook, YouTube, and Twitter.

The Hero Code: Noah

"Determination in the Face of Opposition" - Hebrews 11:6-7

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Worship Service 10:45



Southside Church of Christ

153 E 300 South • Crawfordsville
southsidechurchofchristindiana.com

Sundays:

Worship at 10:30 am

Wednesday Night Bible Study 7 pm



One Way Pentecostal Apostolic Church

802 Mill St. • Crawfordsville

Pastor Steve Lee and his wife, Tamara, invite you all to their spirit-filled church

Services

Sunday at 2 pm

Wednesday Evening Bible Study
7 pm

Saturday evening
(speaking spanish service)
at 7 pm

Hickory Bible Church

104 Wabash • New Richmond

Sunday Services:

Breakfast and Bible - 9:30

Church - 10:30

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Christ's United Methodist Church

Dr. David Boyd

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New Market Christian Church

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(765) 866-0421

Dr. Gary Snowden, Minister

Sunday Worship at 10:00 am
in the Family Life Center
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No Sunday School at This Time

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Services:

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Sunday mornings at 10:30

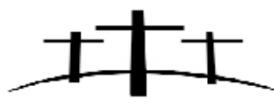
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Church Service at 10 am

124 West Elm Street • Ladoga
(765) 942-2019

ladogachristianchurch@gmail.com
www.ladogacc.com



Liberty Chapel Church

Phil 4:13

Church Services:

Sunday School 9 am

Church 10 am

Wednesday Children's Awana
Program
6 pm-8 pm



Sunday Worship 10:00 AM

Sunday School 9:00 AM

Rev. Clint Fink

Website: northcornerstonechurch.org

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Friendship Baptist Church

1981 West Oak Hill Road • Crawfordsville

Romans 15:13

Follow us on Facebook

Sunday school 9:30 am

Church 10:30 am

Wednesday Bible Study 4 pm



Garfield Apostolic Christian

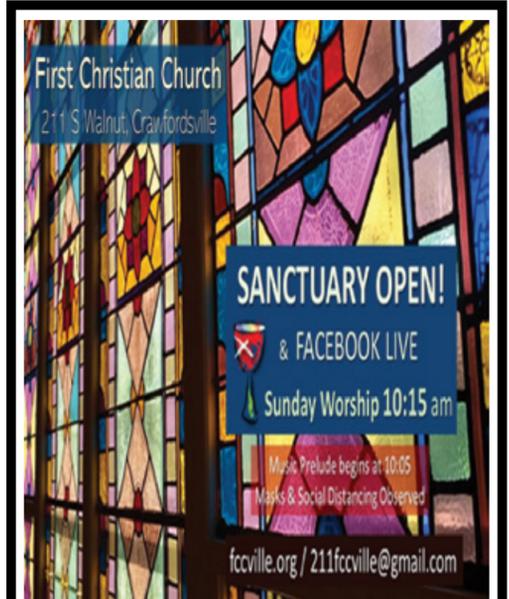
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Services

Sunday at 10 am

Tuesday Prayer Meeting
6 pm - 7 pm

Thursday Bible Study
6:30 pm - 8 pm





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Church at 10 am
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Sunday Morning 10:30 AM
Sunday Evening 6:00 PM
Prayer Mtg Wednesday 7:00 PM
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10:15 AM: Worship
5:00 PM: Bible Study
WEDNESDAY
6:00 PM: Mid-week Service
 117 E State Road 234 • Ladoga
 765-866-8180



**Woodland Heights
 Christian Church**
 Invites you to join us as we welcome our new lead minister:
Dr. Tim Lueking
 Beginning Sunday, February 28th, 2021
Weekly Sunday Schedule:
 Traditional Service - 8:15 AM
 Sunday School for all ages - 9:30 AM
 Contemporary Service - 10:30 AM
 Woodland Heights Youth (W.H.Y.) for middle schoolers
 and high schoolers - 5-7 PM
Visit us online at WHCC.US
 Woodland Heights Christian Church
 468 N Woodland Heights Drive, Crawfordsville
 (765) 362-5284
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Fremont Street Baptist Church
 1908 Fremont St • Crawfordsville
 Sunday school 9:30 am
 Church 10:30 am
 Sunday Evening 6 pm
 Wednesday Night Bible Study 7 pm



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 Crawfordsville, IN 47933
 www.hopechapelupci.com
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Starting August 1:
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 11 a.m. Worship
 Wednesday 6:30 Bible Study

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STEVE From Page A1

of Indiana will return to the pre-pandemic norm of checking to see if Hoosiers are eligible for the health care they get through HIP, Hoosier Healthwise, Hoosier Care Connect or traditional Medicaid. This annual process that is restarting is called redetermination.

How can I be prepared for redetermination?

It is important that Hoosiers know what kind of coverage they have and understand that they might need to work with the state to keep it. This work can begin right now. Most Medicaid members have likely experienced changes since 2020, so they should update their information with the Indiana Family & Social Services Administration, often referred to as FSSA. This includes answering the following prompts and confirming these details with the state:

- What is your address?
- What is your income?
- What is your employment status?
- Details surrounding your age and family status
- FSSA has made it easy

for this information to be updated by following these steps:

Go to FSSABenefits.IN.gov.

Scroll down to the blue "Manage Your Benefits" section.

Click on either "Sign into my account" or "Create account."

Call 800-403-0864 if you need assistance.

Then watch your mail! Be sure to respond with any information that FSSA requests.

Members may also be hearing from their current health plan. Health plans like CareSource will be busy reaching out to their members to help keep their status updated. We're sending mail, calling our members, sending text messages and emails, all in an effort to help ensure they understand the importance of updating their account information and reporting any details that have changed from their application or last renewal.

What if I lose my health coverage?

It is estimated that 25% of Hoosiers that are currently on Medicaid

could lose their coverage as redetermination starts and the process returns to normal. Why does this matter? Hoosiers' health is a top priority and access to coverage is essential so residents can see a doctor or get medicines when needed. Health coverage is also essential as it connects patients to laboratory and x-ray services, home health services, physical therapy, hearing aids and more. If a current member is determined to no longer be eligible for Medicaid coverage, there are other options available for them and their family. Health plans can connect those individuals to other resources and help to get them enrolled in other coverage options such as Health Insurance Marketplace. To learn more about Marketplace coverage and determining eligibility, visit HealthCare.gov or call 800-318-2596.

Where else can I find help?

There are also specially trained and certified professionals throughout Indiana who can help Hoosiers find the right

health coverage. These are called navigators and application organizations. Hoosiers can find help in their area by visiting: in-fssa.force.com/HC-Nav/.

Finally, we've all had a few birthdays during the pandemic. For those that are now over 65, they can look into coverage through the federal Medicare program by visiting Medicare.gov or by calling 800-MEDICARE (800-633-4227).

Indiana's State Health Insurance Program can also help with any questions about Medicare. Find them online at medicare.in.gov or call 800-452-4800.

It is truly in the best interest of all Medicaid members to update their information with the state. Doing this can help to better ensure that residents avoid any lapse in coverage. Whether an individual is a CareSource member or a member of another health plan, their health is important and their ability to stay covered or obtain the right coverage in 2023 is a critical piece of the puzzle.

RUSTY From Page A1

If the surviving spouse has reached their full retirement age (FRA), the survivor's benefit will be 100% of the amount the deceased was receiving. If the widow(er) has not yet reached their FRA when they claim their survivor benefit, the amount will be reduced (by 4.75% for each full year earlier than FRA).

A survivor benefit reaches maximum at the survivor's FRA. If the surviving spouse hasn't yet reached FRA, they have the option to delay claiming their survivor benefit until it reaches maximum at their FRA. There is one exception to this: if the surviving spouse was already receiving only a spousal benefit from the deceased (and not their own SS retirement benefit), the survivor benefit will be automatically awarded regardless of the survivor's age.

If the surviving spouse hasn't yet claimed their own SS retirement benefit, they have the option to claim only their survivor benefit first and permit their personal SS retirement benefit to grow (up to age 70). That would be prudent if the survivor's own SS retirement benefit at age 70 will be higher than their maximum survivor benefit at their full retire-

ment age. If you haven't yet reached your full retirement age and are still working, Social Security has an earnings test which limits how much you can earn before some benefits are taken away. The limit for 2023 is \$21,240 and if that is exceeded, they will take away benefits equal to \$1 for every \$2 you are over the limit. The earnings test goes away when you reach your FRA.

So, as you can see, there are several things to consider as you decide when to claim your Social Security benefits as a widow or widower. I hope the above information helps you make an informed choice.

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BBB From Page A1

time with their targets in the hope of stealing more money from each target. Employment scams tied for the highest median dollar loss of all scam types. Home improvement scams, #4 on our list of riskiest scams, also had a median dollar loss of \$1,500."

The Indiana Department of Workforce Development (DWD) was the 11th most impersonated entity alongside major corporations such as Amazon, Microsoft, PayPal and Facebook. Last year, BBB Central Indiana issued a warning about a scam making its rounds of con artists posing as DWD to prey on unsuspecting individuals.

"To be listed as one of the top impersonated organizations last year goes to show its prevalence," stated BBB Central Indiana President and CEO, Cathy Armour. "Scammers made up a program called 'Back2Work.' They send a text message claiming people could expect a considerable amount of money through

a direct deposit by clicking the provided link."

It can be difficult to trace who's behind this phishing scheme which tries to lure people into giving personally or financially sensitive information. However, one thing that's for certain is the DWD will not ask to verify information through text messages.

Online purchase (shopping) scams remained the #1 riskiest scam type in 2022.

Cryptocurrency scams dropped in 2022, from second to third riskiest because of a decline in reported scams, susceptibility (the percentage of those who lose money when exposed to a scam), and median dollar loss.

Romance scams reappeared on the list this year, rising from #14 in 2021 to #7 in 2022 because of an increase in reports and a higher median dollar AKey findings of the report include:

More people reported losing money when targeted by a website, social media, or email than

other contact methods.

Those who were targeted in person reported losing the largest amount of money (\$715), followed by text message (\$579) and phone (\$550).

Text message scams increased 39.6 percent, up from 12.7 percent in 2022.

Scams perpetrated online were more likely to result in a monetary loss, compared with scams being targeted by phone or in person.

Credit cards remained the most reported payment method with a monetary loss, followed by online payment systems.

The payment methods with the highest median dollar loss were wire transfer (\$2,700), check (\$1,277), and cryptocurrency (\$1,135).

The riskiest scam type varied among age groups, with employment scams landing as the #1 riskiest for ages 18 to 34.

Online purchase scams were again the #1 riskiest for ages 35 to 64. Home improvement scams were the #1 riskiest for ages

65+.

Military consumers (active-duty military, spouses, and veterans) reported significantly higher median financial losses (\$238) than non-military consumers (\$163). Active-duty military reported losing significantly more money (\$490) than military spouses (\$248) and veterans (\$200).

The most impersonated organizations reported to BBB Scam Tracker in 2022:

- Amazon
- Geek Squad
- Publishers Clearing House
- U.S. Postal Service
- Norton

A list of the top 15 is provided in the report.

RESOURCES
For more highlights from the 2022 BBB Scam Tracker Risk Report, visit BBBMarketplaceTrust.org/RiskReport.

Go to BBB.org/ScamTracker to report a scam, learn more about other risky scams on BBB.org/ScamTips and visit our news feed.

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