



Rio Arriba County Senior Services

September 2026

Bingo Time



Medicare's 2027 Annual Enrollment Period Brings Major Shifts In Part D And Advantage Plans

By [Bob Carlson](#),
Senior Contributor.



Medicare beneficiaries face one of the most consequential enrollment seasons in years, as the [elimination of a key Part D](#) premium subsidy and shifting Medicare Advantage reimbursements are set to reshape costs and coverage during the 2027 Annual Enrollment Period.

From Oct. 15 to Dec. 7, Medicare beneficiaries can join, switch or drop a Medicare Advantage plan or a Part D prescription drug plan, or move between original Medicare and Medicare Advantage. The choices they make take effect Jan. 1, 2027.

Current beneficiaries automatically re-enroll in their current policies or plans in 2027 unless they make changes during the OEP that begins in January.

Part D prescription drug policies and Medicare Advantage plans could look very different.

The subsidies reduced the average Part D premium by \$26 per month in 2025 and \$16 in 2026, according to the [Medicare Payment Advisory Commission](#). The Centers for Medicare and Medicaid Services estimated the subsidies reduced premiums by 40% in 2025 and 27% in 2026.

Even so, the number of Part D policies available decreased by about 50% over the last few years. CMS initially said the subsidy could last three years but recently decided to end it after 2026. CMS concluded that insurers have enough experience with the program to price their policies accurately, and it said the subsidy appeared to encourage insurers to raise their rates.

The government will continue the reinsurance and direct subsidies that support the program. Only the temporary additional premium subsidy is ending.

The subsidy was about \$16 per policyholder per month. Until ANOCs are issued, that amount can be an estimate of how much 2027 premiums might change.

[CMS estimates](#) that about 25% of policyholders will see their premiums stay the same or decline from 2026 to 2027.

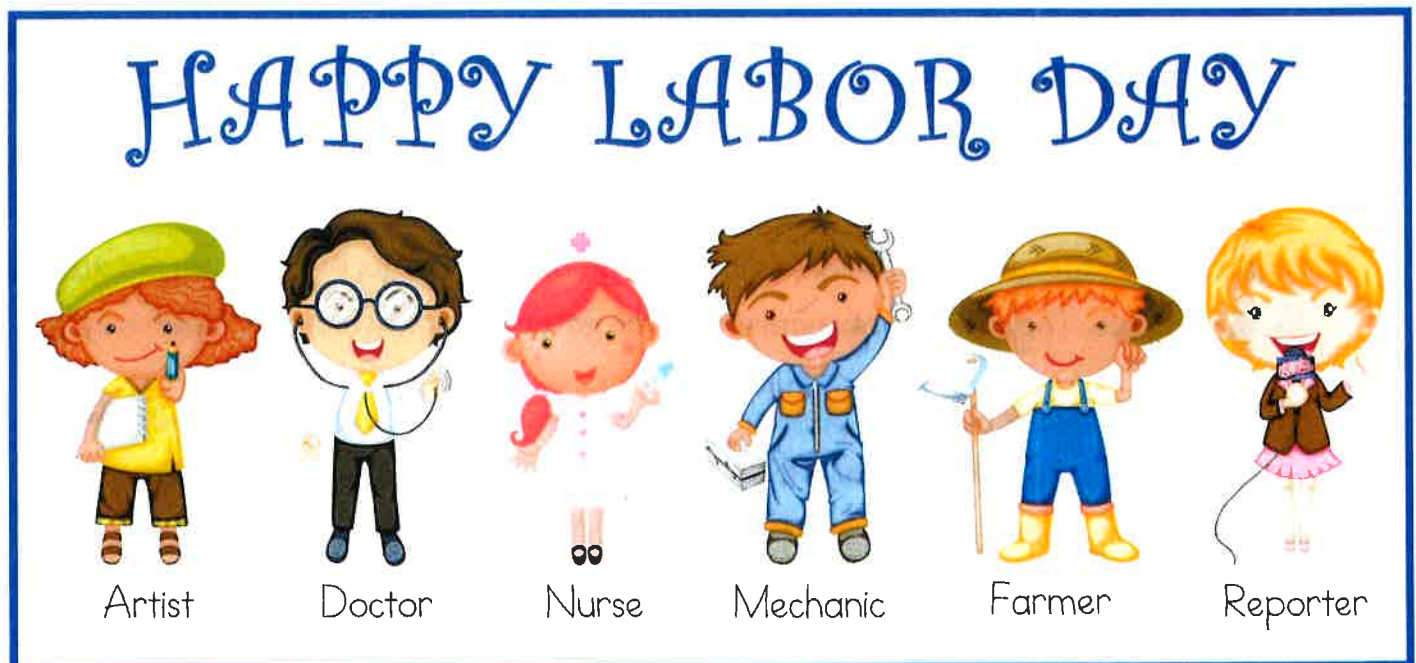
Another 30% will see increases of less than \$10 a month. The remaining 45% will see increases of more than \$10 a month, with most of those increases in the \$11 to \$20 range. The average monthly premium in 2026 was around \$36.

How Medicare Advantage Fits Into the Picture

Medicare Advantage plans also offer prescription drug coverage, but they are not affected by this change. Their reimbursements from the government are handled differently.

The average prescription drug premium under an Advantage plan is estimated to be \$8 monthly, substantially lower than the \$36 average for Part D policies. That means the initial cost gap between original Medicare with a Part D prescription and a Medicare Advantage program is likely to increase.

- **Review other coverage options.** The Medicare website will have details about the other plans and policies available. The details usually are available before the AEP begins on Oct. 15. Local insurance agents who specialize in Medicare will also have details.
- **Compare total expected cost, not just the premium.** Add up deductibles, copayments and the out-of-pocket maximum based on anticipated care and medications. The plan with the lowest premium is not always the least expensive.
- **Consider prior authorization requirements.** These might be a detriment when an illness or injury requires specialized care. Consider reviewing a plan's record on approvals and denials with the state insurance commissioner.
- **Get free, unbiased help.** Use the Medicare Plan Finder at [Medicare.gov](https://www.medicare.gov). Or contact the State Health Insurance Assistance Program (SHIP) for personalized counseling at no charge.
- **Remember the second window for change.** Medicare Advantage members have another opportunity to switch Advantage plans or return to original Medicare between Jan. 1 and March 31, 2027.





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COMING UP IN SANTA FE

SEPTEMBER 2026

A MONTH FULL OF TRADITION, CULTURE AND BEAUTY



SEPTEMBER 4

102ND BURNING OF ZOZOBRA

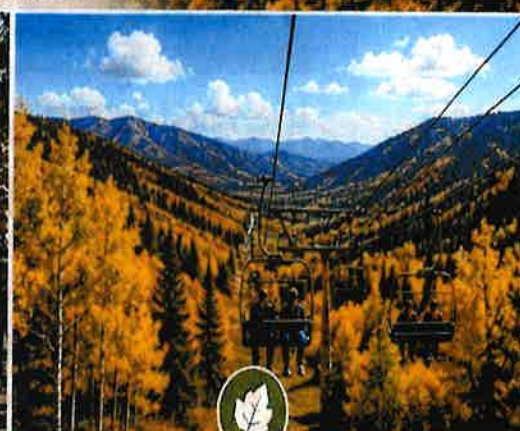
Let go of your "glooms" and cheer on Santa Fe's iconic tradition.



SEPTEMBER 5-13

314TH FIESTA DE SANTA FE

Mariachi, parades, food, arts & crafts and a celebration of our rich heritage.



WEEKENDS, SEPT. 12 - OCT. 11

FALL ACTIVITIES AT SKI SANTA FE

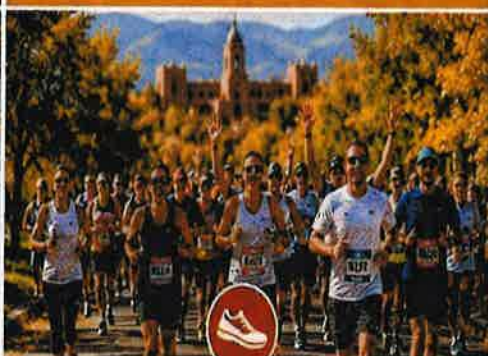
Ride the chairlift, enjoy live music, disc golf, a beer garden and stunning fall views.



SEPTEMBER 13

SANTA FE SYMPHONY

Opening night of the 2026-2027 season at the historic Lensic with Beethoven & Tchaikovsky.



SEPTEMBER 20

SANTA FE INTERNATIONAL HALF MARATHON

Half marathon, relay, 5K and 1K fun run along the beautiful River Trail.



SEPTEMBER 22-27

35TH ANNUAL WINE & CHILE FIESTA

90 wineries, 60 restaurants. Tastings, chef dinners, cooking demos, seminars and more!



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Baked Apple Fritters

By [Makinze Gore](#)

Published: Sep 18, 2025

Approved by the [Delish Test Kitchen](#)

Ingredients

FRITTERS

- **2 1/4 cups (270 g.)** all-purpose flour
- **3/4 cup (150 g.)** granulated sugar
- **2 tsp.** baking powder
- **1 1/2 tsp.** ground cinnamon
- **1 tsp.** kosher salt
- **1/4 tsp.** finely grated fresh nutmeg[✓]
- **6 Tbsp.** unsalted butter, cold, cubed
- **2** medium Granny Smith apples, peeled, cored, finely chopped
- **2** large eggs
- **1/2 cup** heavy cream
- **1 tsp.** pure vanilla extract

PREPARE YOUR home FOR fall

INSIDE

- Ensure that the furnace is working.
- Change air filters.
- Bring out winter bedding.
- Clean the carpets.
- Inspect and clean fireplace and chimney.
- Test smoke and carbon monoxide detectors, replace batteries.
- Check and replace worn weatherstripping.
- Create a dedicated space for muddy shoes and raincoats.
- Check and service the HVAC system.
- Drain the hot water heater.
- Reverse your fans (they will circulate warm air if they turn clockwise).

OUTSIDE

- Stock up on firewood.
- Check the roof for obvious signs of damage.
- Clean the gutters and downspouts.
- Clean the BBQ grill.
- Winterize your pool with a winterizing and closing chemical kit, and cover with a pool cover.
- Service and prepare your snowblower.
- Put away or cover outdoor furniture.
- Drain and store hoses.
- Check exterior caulk and redo if necessary.
- Fix cracks in your patio and driveway.

GARDEN

- Clean flower and garden beds.
- Rake up leaves and clear brush.
- Mow and fertilize the lawn.
- Bring in potted plants.
- Plant bulbs for spring flowers.
- Cut back perennials.
- Cover tender plants with mulch.



picnic at Abiquiu Lake



6 Exercises Physical Therapists Wish Everyone Did to Age Well

Try these simple movements to stay strong and limber.



By [Danielle Friedman](#)

Aug. 15, 2026

In many cases, aches and pains can be a reflection of your daily routines.

Habits like sitting at a desk all day, looking down at your phone or even straining to pick your socks up off the floor can lead to a body that feels creaky, tight and sore. Making time to practice good movement habits can keep you feeling limber and strong.

This simple exercise can “strengthen all the muscles in your foot, your ankle, your knee, your thigh,” Dr. Marko said. It also helps to build stability — not only in your legs, but also in your hips, pelvis and lower back. “I stand on one leg in the kitchen, waiting for coffee, waiting for the elevator,” she added.

If standing on one leg is challenging for you, lightly rest your hand on a chair, a wall or a countertop until you feel stable enough to let go. If the exercise feels easy, close your eyes.

Stand on each leg for at least 30 seconds every day.

2. Hip hinges

The ability to properly bend forward, or hinge, at the hips is useful both for daily tasks, like picking things up off the floor, and for exercises like deadlifts and kettlebell swings.

But many people struggle with hip hinges, said Dhara Shah, a physical therapist at Emory Healthcare in Atlanta. It's common to round your back and lock your knees when you bend over, which puts pressure on your spine and can lead to pain or injury.

Regularly practicing hip hinges can also strengthen your glutes and hamstrings.

To do a hip hinge, send your hips backward while bringing your chest forward. Keep your back straight, your shoulders pulled slightly back, your abdominal muscles pulled toward your bellybutton and your knees softly bent.

Practice this movement daily, doing two sets of 15 hinges.

3. Sit-to-stands

The act of sitting down and then standing back up may seem simple, but with age, it can become increasingly difficult without proper strength and stability. Making time to practice “sit-to-stand” exercises will pay off by strengthening your quads, glutes, hamstrings, calves and core muscles, and improve your ability to do lunges and squats, the experts said.

To do a sit-to-stand, lower yourself into a chair and stand back up in a slow, controlled way. If this feels challenging, practice it several times a day until it feels easier.

If it already feels easy, lower your body even more slowly and just barely tap your butt to the seat before slowly standing up again. The lower the surface, the more challenging it will be. “That control piece makes it a little harder,” Dr. Shah said. Do two sets of 20 repetitions several times a week. For more of a challenge, do it while holding weights or a kettlebell.

5. Wall push-ups

Push-ups allow you to practice lifting your body weight, which is essential for staying independent as you age and getting up if you fall, Dr. Nordengren said. They primarily strengthen the chest, shoulders, arms and core.

Unless you've regularly been doing [push-ups](#) from the ground, experts recommended doing them with your hands on a stable, raised surface such as a wall or a countertop. As you build strength, you can gradually lower the surface until you reach the ground.

"I'll very rarely have people do them from the floor right away," Dr. Nordengren said, especially since "a lot of people struggle with the technique."

Start in a [plank position](#), with your back flat and your feet pressed into the floor. Next, [engage your core](#) and slightly tuck your tailbone underneath you to prevent your back from arching. Bend your elbows into a 45-degree angle, while slowly lowering your chest, then push yourself back up. Imagine that you are pushing the floor away, Dr. Nordengren said, and be sure to reach your arms long at the top. Do two sets of 10 reps twice a week.

6. Cat-cows

To counter the effects of sitting or standing for long periods of time, many physical therapists recommended the cat-cow stretch, in which you alternate between arching and curving your back while on all fours. Take a few deep breaths in each position to feel a deeper stretch. This classic stretch can help relieve stiffness in your spine, shoulders and neck and improve your mobility.

When you're in an all-fours position, you can limber up other body parts, too, Dr. Ferriere said. Try reaching forward with each arm or stretching each leg out behind you and doing a few hip circles.

Ultimately, these exercises are "giving you a little extra buffer to live your life," Dr. Nordengren said, so your body is strong, steady and prepared for the unexpected.



Name: _____ Date: _____

DIRECTIONS:
Find and circle the
vocabulary words
in the grid. Look
for them in all
directions including
backwards and
diagonally.

HAPPY ★ LABOR DAY ★



~~BARBECUE~~

HOLIDAY

JOB

LABOR

MCGUIRE

MONDAY

MOVEMENT

ORGANIZE

PARADE

PARTY

PICNIC

PULLMAN

RALLY

RIGHTS

SECURITY

SEPTEMBER

STRIKE

TRADE

TRAFFIC

TRIP

UNION

VACATION

WAGES

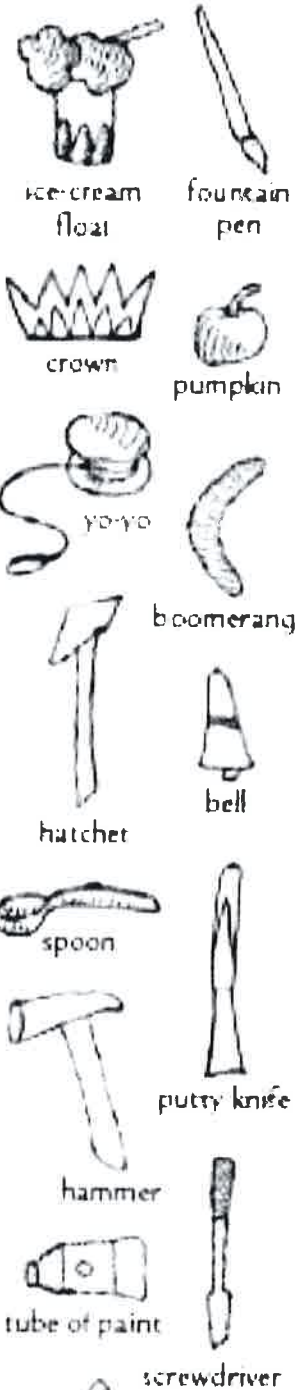
WEEKEND

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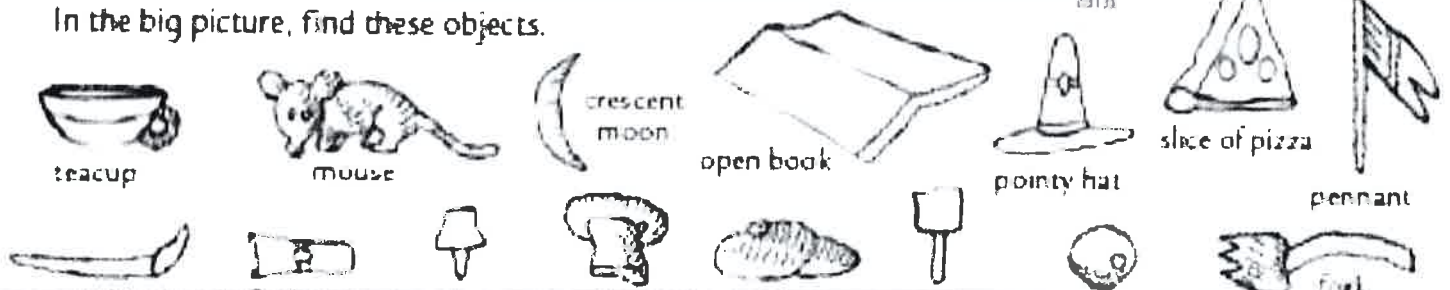
Hidden Pictures® Hotlink

Mud Touch Football

By Larry Dasse



In the big picture, find these objects.





Seniors

FINISH THE LYRICS

*Try to guess the missing word/s for each song!
Each correct answer is 1 point.*

1. "Wise men say only _____ rush in"
2. "When the moon hits your eye lika big _____"
3. "Fly me to the moon, let me play among the _____"
4. "I won't cry, no I won't shed a tear. Just as long as you _____ by me"
5. "Buy me some peanuts and Cracker Jack, I don't care if I never get _____"
6. "Bless my soul, what's wrong with me? I'm itching like a man on a fuzzy _____"
7. "I see skies of blue, And clouds of white, The bright blessed _____"
8. "Well, I was born the coal miner's daughter In a cabin on a hill in _____"
9. "O Lord, I want to be in that number when the _____ go marching in"
10. "I didn't want to do it, I didn't want to do it, but you made me _____"
11. "Oh, what a beautiful mornin' Oh, what a beautiful _____"
12. "Moon River, wider than a _____"
13. "Your cheatin' heart will make you _____"
14. "Cause you got me and baby, _____"
15. "I wanna hold your _____"
16. "Well do you want to dance and make _____"
17. "But, I'm leavin' on a jet plane Don't know when I'll be _____"
18. "You are the _____ of my life, that's why I'll always be around"
19. "Country roads, take me home To the place I _____"
20. "Hiding' hind a rainbow's wall slipping & sliding all along the waterfall with you my _____ girl"

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Physical therapists know this all too well.

“People come in with the same problems over and over again,” said Theresa Marko, a physical therapist in New York City.

She often finds herself recommending the same exercises as solutions, she said — exercises that, for example, “counteract, you know, going to see ‘The Odyssey’ for three hours.”

We asked physical therapists to share the exercises they wish everyone incorporated into their fitness routines. Here are six that came up again and again.

1. Standing on one leg

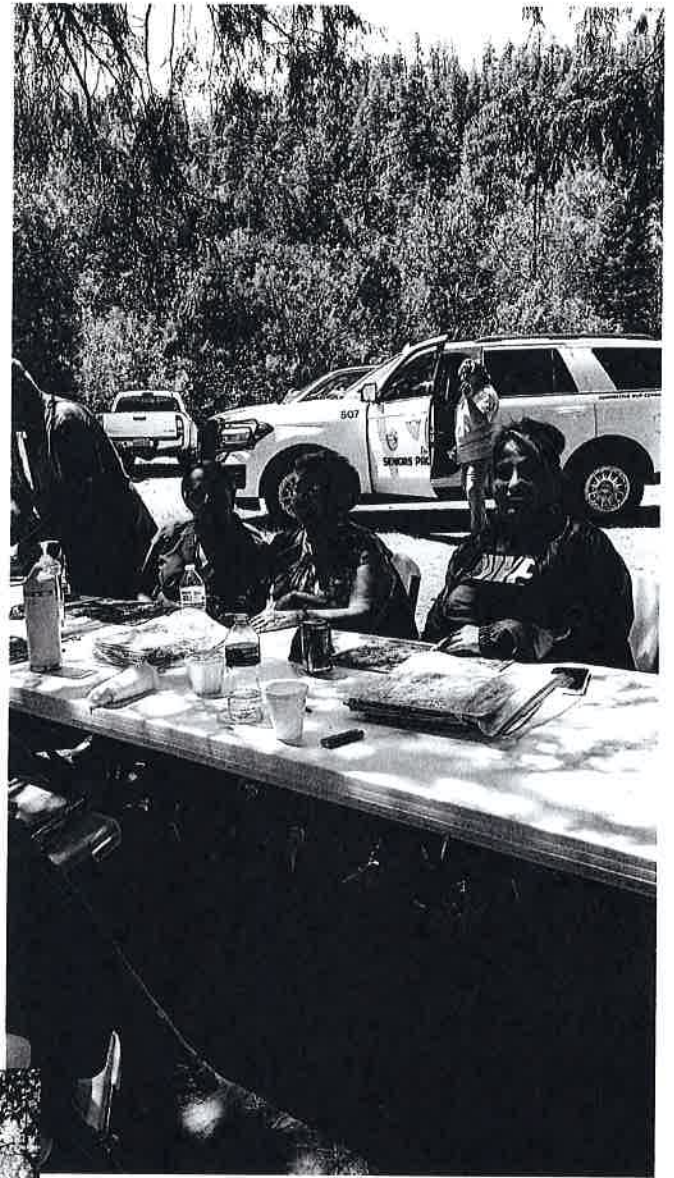
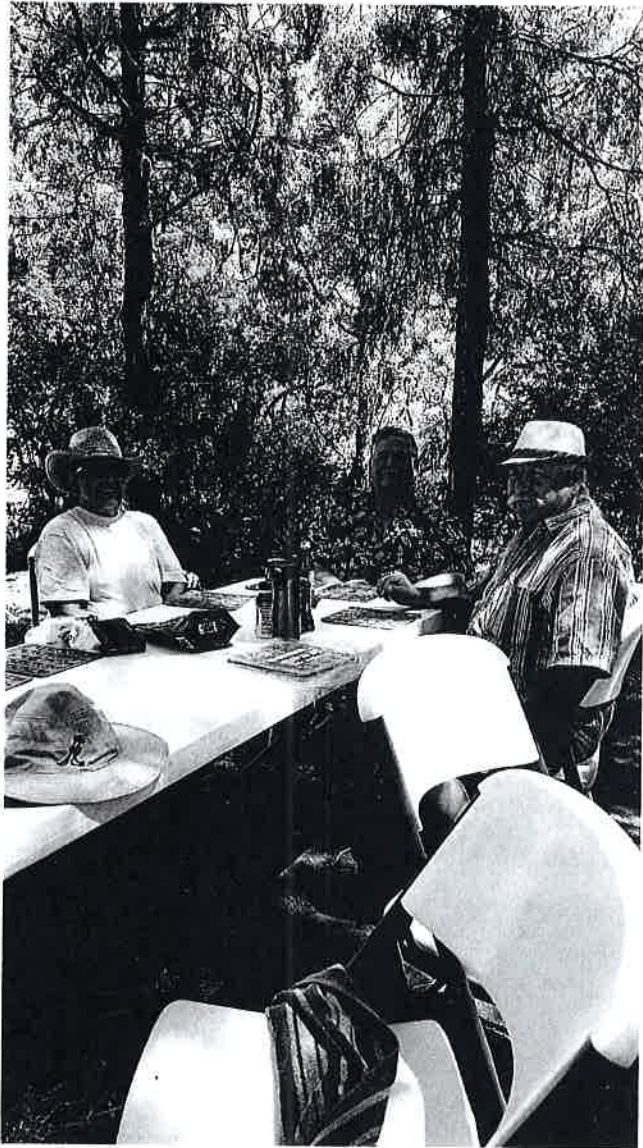
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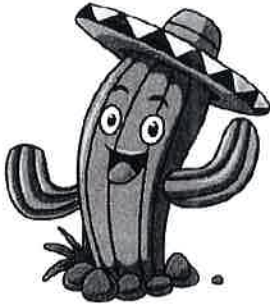


Credit...Bee Trofort for The New York Times

Good balance is important for both fitness and everyday life, but it deteriorates with age, unless you’re “really deliberate about practicing it,” said Conor Nordengren, a physical therapist in Wellesley, Mass.

One of the simplest ways to do this is by regularly standing on one leg, experts said.





A classic:

Some Texans are driving north of Santa Fe. They are baffled by the names of the towns they pass, and as much as they try saying "Tess-you-kway" or "Poe Joe oooo wacky" it just doesn't sound right. They pull over at a friendly looking restaurant, and ask the kind looking lady inside, "How the heck do you people pronounce the name of this place?" Smiling, she answers,

Lawt uh Burrrrr Gerrrrr

What do New Mexicans call COVID? **La Lloronavirus**

A man dies at the Arizona, Colorado, New Mexico, and Utah border.

He had to have four coroners.

There is no place on earth like New Mexico, and New Mexicans wouldn't have it any other way. Here are 23 unique ways to tell if you're from the Land of Enchantment:

1. You call every soda "coke." Even orange soda. Correction: orange coke.
2. You think of crushed rocks and a lawn as the same thing.
3. You unnecessarily make things plural, e.g. Sonics, Walmart's.
4. You close or shut the light, but never turn it off.
5. You eat three square meals a day: breakfast burrito, lunch burrito, dinner burrito.
6. You (correctly) spell Chile with an 'e.'
7. You can properly pronounce the following words: Tesuque, Cerrillos, Acoma, Buena, Ocotillo, Cochiti, Pojoaque, Socorro and Isleta (and you are a Super New Mexican if you know what and where these places are).
8. You price shop for tortillas.
9. And you don't even buy bread, because tortillas are bread. Duh.
10. You've had someone tell you speak English really well after you've told him or her you're from New Mexico...
11. To you, a burger without green Chile is no burger at all.
12. Your first thought when hearing "Las Vegas" is the northern NM town, not the city in Nevada.
13. You're disappointed by sunsets when traveling elsewhere.
14. You're relieved when the pavement ends because the dirt road has fewer potholes.
15. You secretly get a kick out of watching tourists be asked, "red, green or Christmas?"
16. You have read a book while driving from Albuquerque to Las Vegas.
17. Scorpions, tarantulas and centipedes in your house don't freak you out.
18. You can't even deal when someone makes a corny joke about needing a passport to enter New Mexico, drinking the water, or paying in pesos.
19. Presents aren't the only thing you unwrap at Christmas, because TAMALES.
20. Speaking of tamales, you have no problem buying them out of some guy's cooler or truck.
22. You know better than to end your sentences with a preposition. Instead, you use "or what?" "or no?" or "huh?" (as in, "I know, huh?")

GLAZE

- **2 cups (228 g)** confectioners' sugar
- **1/4 cup** (or more) milk
- Pinch of kosher salt

Directions

• FRITTERS

Step 1 Arrange racks in upper and lower thirds of oven; preheat to 425°. In a large bowl, whisk flour, sugar, baking powder, cinnamon, salt, and nutmeg. Add butter and rub with your fingertips until pea-sized pieces form, tossing to keep butter coated in flour. Add apples and toss to combine.

Step 2 In a small bowl, mix eggs, cream, and vanilla. Add to flour mixture and mix until a dough comes together; it should be lumpy and sticky.

Step 3 Using a 1/4-cup measuring cup or large cookie scoop, scoop batter onto 2 parchment-lined baking sheets, spacing about 3" apart (about 7 per sheet).

Step 4 Bake fritters, rotating sheets top to bottom halfway through, until tops are slightly golden and edges are firm, 12 to 15 minutes. Let cool 5 minutes, then transfer to a wire rack and let cool completely.

• GLAZE

Step 1 In a medium bowl, stir confectioners' sugar, milk, and salt; it should easily run off of your spoon. Add more milk, 1 tsp. at a time if needed, until glaze is thin enough to dip.

Step 2 While fritters are still warm, dip tops into glaze and return to rack. Let sit until glaze is hardened, about 10 minutes.

FALL Youth Market

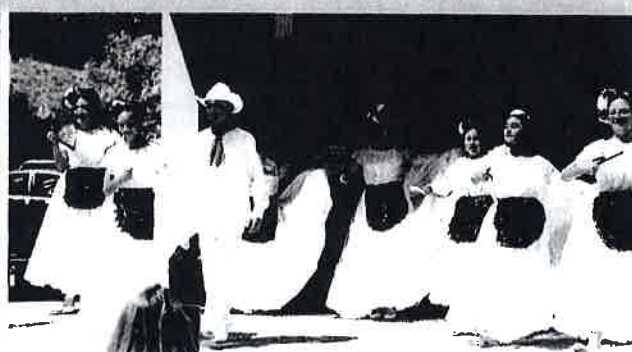
Saturday, September 26
10 AM–3 PM

The O'Keeffe Welcome Center
21120 US-84
Abiquiú, NM 87510



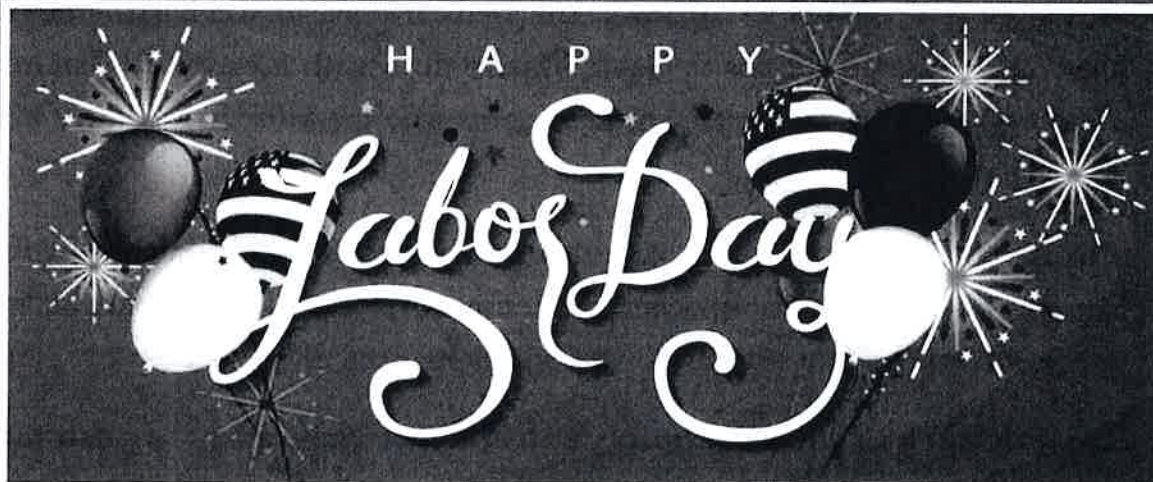
Celebrate the fall with us as we highlight the talented students of Moving Arts Española in this youth led mercado featuring:

- Handmade creations and treats sold by student vendors
- Free art activities and games for everyone to enjoy
- Special folklorico dance performances showcased



Georgia
O'Keeffe
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**M@VING
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SEWAG _____

NOMADY _____

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MUSREM _____

OBJS _____

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ROALB SIUNON _____

RACEBEBU _____

PETSMERBE _____



WORD BANK:

BARBECUE	HOLIDAY	PICNIC
BOATING	JOBS	SEPTEMBER
CELEBRATE	LABOR UNIONS	STRIKES
EMPLOYMENT	MONDAY	SUMMER
FIREWORKS	PARADE	WAGES



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Some analysts argue that these changes in the Part D program are another way to push beneficiaries into Advantage plans, a goal of many government officials.

Beneficiaries need to review what is available to them during AEP. Study premiums, deductibles, copayments and the medications covered.

Advantage plans often have lower initial annual costs. But only treatments from providers in the plan's network receive full coverage. Many treatments require prior approval from a plan.

Also, out-of-pocket costs are higher than under original Medicare for Advantage plan members who need significant care during the year.

Expect Fewer Advantage Plan Disruptions — But Stay Alert

Medicare Advantage plan members are likely to see fewer changes than in the last few years but still should be alert.

In the last few years, the CMS increased reimbursements to Advantage plans at lower rates than insurers expected, and it tightened some reimbursement rules. Some insurers left the market, while others cut the number of plans they offered, raised members' costs or reduced benefits.

There should be less upheaval in 2027.

CMS initially projected that payments to insurers for each Advantage plan member would be essentially unchanged from 2026 to 2027, a forecast that briefly wiped out roughly \$100 billion in insurers' stock values.

But CMS said new data caused it to set 2027 payments 2.48% higher than for 2026, or about \$13 billion more than in 2026.

Insurers are also in better financial shape than they were a year ago, as the surge in medical demand that followed the pandemic has eased and their 2026 costs have been lower than expected.

Watch For Your Annual Notice Of Change

Insurers and plans must send current beneficiaries an Annual Notice of Change in the mail by the end of September. The ANOC lists every adjustment to a plan or policy for 2027, including premiums, deductibles, copayments, the list of covered drugs and the provider network.

Read the notices thoroughly. I expect many policies and plans will change materially from 2026 to 2027. A beneficiary does not have to do anything if satisfied that current plans and policies will meet their budget and needs for providers and medications.

Expect Major Shifts In Part D Premiums

Expect major changes in Part D prescription drug policies because the premium stabilization subsidy for these policies ends in 2027.

The Inflation Reduction Act of 2022 limited annual out-of-pocket prescription drug spending for each Part D beneficiary to \$2,000 in 2025 and \$2,100 in 2026. It will be indexed for inflation after 2026. The law also limited annual increases in the monthly premiums to no more than 6%.

Savings from other changes in the law were expected to cover most of the cost of the ceiling on out-of-pocket spending, with insurance companies absorbing the rest of the cost.

But the cost savings to the government were not as high as anticipated, and the cost of the out-of-pocket limits has been higher than projected. Also, insurers had no experience with the change.

Insurers initially said they would increase Part D premiums substantially for 2025. To avoid that, the government created the Part D Premium Stabilization Demonstration program. The program gave participating insurers additional payments from Medicare when they agreed to limit premium increases. The subsidies continued in 2026 but were reduced.

