



Concho Valley Area Agency on Aging

THE SILVER SOURCE



NOVEMBER 2014

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Center for Benefits Access

Benefits Alert



November is Family Caregivers Month—a perfect time to offer support and resources to the millions of people who care for a loved one full - or part-time.

An estimated 44 million American families and friends provide unpaid care to another adult, according to the Family Caregiver Alliance (FCA). These caregivers provide about 80% of the long-term care in the United States.

Caregiving can take a personal and professional toll. Caregivers are at higher risk for depression, stress, and health problems like heart disease. They're also less likely to care for themselves and their own health.

Up to half of all caregivers are also working, FCA states. These employees often lose time and wages, give up on career opportunities, or even quit their jobs to provide care to their family member.

Below are five resources you can share with family caregivers this month to help them do their important job for their loved ones.

BenefitsCheckUp Millions of seniors and adults with disabilities qualify for—but are not enrolled in—programs that could help them pay for prescription drugs, medical care, food, or heat for their homes. BenefitsCheckUp® is a free, confidential, online service to see if you qualify for benefits and take the first steps toward applying. <https://www.benefitscheckup.org/>



Let's face it, Medicare can be confusing. This free website provides step-by-step help to choose a Medicare plan for the first time, reassess coverage each year during open enrollment, and answer common questions about Medicare and what it covers. <https://www.mymedicarematters.org/>



The Administration on Aging offers this free public service to help connect people to services for older adults and their families. You can also reach Eldercare Locator at

1-800-677-1116. <http://eldercare.gov/Eldercare.NET/Public/Index.aspx>

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November Fun Facts

- November 4th Election Day
 - November 11th Veteran's Day
 - November 27th Thanksgiving Day
 - Peanut Butter Lovers Month
 - National Good Nutrition Month
 - National Family Caregivers Month
- Birthstone: Topaz

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FAMILY CAREGIVER ALLIANCE®
National Center on Caregiving

This state-by-state resource from the Family Caregiver Alliance helps caregivers locate govern-

ment, nonprofit, and private programs in their area. FCA also offers a wealth of information on care strategies, stress relief, family issues, and hands-on care, as well as online discussion groups to keep caregivers connected to each other. <https://caregiver.org/>



U.S. Department
of Veterans Affairs

The Veterans Administration offers this website for caregivers of veterans of all ages, along with a toll-free support line at 1-855-260-3274. <http://www.caregiver.va.gov/>



Social Security Announces 1.7 Percent Benefit Increase for 2015

Monthly Social Security and Supplemental Security Income (SSI) benefits for nearly 64 million Americans will increase 1.7 percent in 2015, the Social Security Administration announced today.

The 1.7 percent cost-of-living adjustment (COLA) will begin with benefits that more than 58 million Social Security beneficiaries receive in January 2015. Increased payments to more than 8 million SSI beneficiaries will begin on December 31, 2014. The Social Security Act ties the annual COLA to the increase in the Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics.

Some other changes that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$118,500 from \$117,000. Of the estimated 168 million workers who will pay Social Security taxes in 2015, about 10 million will pay higher taxes because of the increase in the taxable maximum.

Information about Medicare changes for 2015 is available at www.Medicare.gov.

The Social Security Act provides for how the COLA is calculated. To read more, please visit www.socialsecurity.gov/cola.

**The Concho Valley Council of Government offices
will be closed November 27-28, 2014
in observance of Thanksgiving**





“To Grandmother’s House We Go....”

“Over the river and through the woods, to Grandmother's house we go....” This traditional song expresses the warmth and joy many of us feel as we travel home to spend time with elderly loved ones. Our parents and grandparents took care of us as we were growing up, and we look forward to once again sharing time with them.

But sometimes, family visits include sad realizations when families arrive from out of town only to discover that their loved one's needs have changed, and their living situation isn't as healthy and safe as it used to be. This might be the time when families realize they need to step in to protect and support their elders to ensure they are aging with respect and dignity.

The National Centers of Elder Abuse, part of the U.S. Administration on Aging, offers tips about what to watch out for, and what to do if you do suspect a problem:

- Does an elderly loved one require help with chores or housekeeping, bathing, dressing, shopping and meal preparation, managing money, transportation or medications?
- Are they isolated? How often do they socialize with others?
- If living with another, are they dependent on that person for care? Is that person an appropriate caregiver? Does the caregiver understand the medical conditions that the elder has?
- During your visit, keep an eye out for warning signs of self-neglect, or abuse or neglect by others (see below). Remember that most elder abusers are related to the older person.
- If, before you make your trip, you suspect that your loved one needs extra assistance, plan a longer stay so that you can visit local aging service organizations, physicians and attorneys during regular work hours.
- Make the most of your visits by taking some private time with the elder to discuss future planning. Seniors may not be aware of a gradual decline and may be reluctant or unable to plan for needed care. Support and guidance from family members can help prevent serious accidents and future health complications. Noticing and correcting problems can help keep seniors safely in their homes. Allow time for them to express anxieties and needs. You can decide together what needs to be done and who can help.

Some warning signs to look out for:

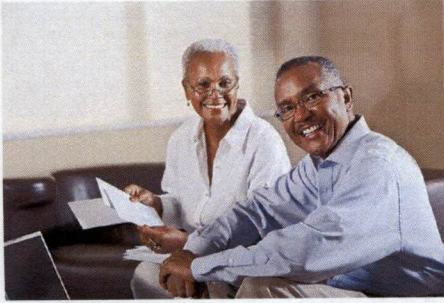
Self-Neglect

If the senior lives alone and does not have anyone providing assistance, self-neglect may become an issue. Some things to look for include:

- Senior appears confused.
- Senior is no longer able to handle meal preparation, bathing, bill paying, etc.
- Senior seems depressed.
- Senior is drinking too much or is abusing drugs.
- Senior is falling frequently.

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4 Tips to Remember During Medicare Open Enrollment



Every year, there are slight changes to plans and coverages — and this year is no different. According to the Centers for Medicare and Medicaid Services (CMS), the average costs for a basic prescription drug plan and a Medicare Advantage plan are expected to go up slightly.

Finding the right Medicare plan matters. With hundreds of policies to choose from — and so many details to understand — most people guess when choosing a policy. The result? Paying too much for a plan that doesn't cover what you need.

Before you start shopping, review these four tips, courtesy of the National Council on Aging (NCOA):

Tip 1: Be aware of enrollment periods.

Everyone who currently has Medicare should take advantage of the Open Enrollment Period to review their coverage. This is the one guaranteed time each year in which you can change plans.

New to Medicare? Know that you have special windows of time in which to select your coverage. If you're about to turn 65, you will have an Initial Enrollment Period around your 65th birthday. NCOA's educational service My Medicare Matters® offers a free Medicare QuickCheck™ that will provide you a personal report with your initial enrollment date.

If you're still working when you turn 65, you can delay enrollment in Parts A, B, and D if your insurance meets certain requirements.

To avoid long-term penalties, make sure you know what you have to choose — and by when.

Tip 2: Don't guess when picking coverage.

Choosing a Medicare plan — whether for the first or 15th time — is too important to leave to guesswork. Take the time to review your health insurance needs before every enrollment period. Think about:

- Do you have health insurance from another source?
- Do you have any chronic conditions?
- Which doctors and hospitals do you use?
- Which prescriptions do you need and what pharmacies do you get them from?

Tip 3: Check your policy every year.

Insurance companies can make changes to policies every year. Just because your doctors and medications are covered this year doesn't automatically mean they will be covered in the coming year. Make sure to confirm cost, co-pays, coinsurance, covered providers and prescription drugs. Here are a few things to consider:

Continued on page 5

Tips for Medicare Open Enrollment continued from page 4

- Has your health changed in the last year?
- How much have you paid out of pocket in the last year — and for what?
- Is your current plan still meeting all of these needs?

Medicare's Plan Finder can help you assess the costs of different plans in your area.

Tip 4: See if you qualify for extra help with Medicare costs.

There are programs that can help people who are struggling to pay for their prescriptions and health insurance premiums, deductibles, and coinsurance. NCOA offers a free online BenefitsCheckUp® where you can see if you're eligible for help. Or, contact your State Health Insurance Assistance Program (SHIP) to see what's available to you.

Be a Smart Shopper

Navigating the Medicare maze is challenging — especially when you're bombarded with sales pitches. But by being informed, you can be a smart shopper.

Use these tips to get started. And get free, trusted, personal assistance at NCOA's MyMedicare-Matters.org.

Source: The National Council on Aging (www.ncoa.org) is a nonprofit service and advocacy organization whose mission is to improve the lives of millions of older adults, especially those who are vulnerable and disadvantaged. NCOA is a national voice for older Americans and the community organizations that serve them and works with thousands of organizations across the country to help seniors find jobs and benefits, improve their health, live independently and remain active in their communities.



Medicare Part D Open Enrollment October 15, 2014—December 7, 2014

Due to the amount of consumers needing assistance with Medicare Part D Open Enrollment, appointments at the Concho Valley Area Agency on Aging are not always available. Listed below are other resources where you can get assistance in comparing plans:

- Contact your **Pharmacy** and inquire if assistance is available
- Visit www.medicare.gov.
- Call **1-800-MEDICARE** (1-800-633-4273)

If you receive extra help, your plan can be changed at any time, so an appointment for plan comparison can take place after the open enrollment period. For those that are soon to be eligible for Medicare, you have **90 days before** and **90 days after** your 65th birthday to enroll. For more information about Medicare, contact the benefits program at 325-223-5704 or toll-free at 1-877-944-9666.

Understanding Medicare Hospice Benefits Can Help Eliminate Fraud



What is Hospice care?

Hospice care is designed for patients with six months or less to live if their disease runs its natural course. It is typically given in the comfort of the patient's home or in a Medicare approved hospice facility.

A patient receives hospice care in two 90-day "benefit periods" followed by an unlimited number of 60-day benefit periods if the patient is still eligible for hospice care. A patient can continue to receive hospice care after the six month period as long as they are recertified by a hospice medical director or hospice doctor. The certification must be provided before every benefit period.

Who is eligible?

To qualify for the Medicare Hospice benefit, a patient must meet the following criteria:

- Eligible for Medicare Part A
- The doctor and medical hospice director certify the patient is terminally ill (six months or less to live if the disease runs its natural course)
- The patient signs a statement choosing hospice care over any other Medicare-covered benefits to treat the illness
- Must receive care from a Medicare-approved hospice

What happens when a patient chooses hospice care?

When a patient selects to receive hospice care, they are waiving their rights to Medicare payment for:

- Hospice care provided by a different program during the same time frame;
- Services related to the treatment of the patient's terminal illness
- Services considered equivalent to their hospice care, except the services provided by the hospice program or the attending physician. **Important:** Medicare will still pay for covered benefits for health problems not related to a terminal illness, like care for an injury.

How does a patient stop hospice care?

If a patient is no longer terminally ill or their illness goes into remission, they no longer qualify for hospice care. In addition, a patient can elect to stop hospice care at any time and resume the Medicare coverage they had before hospice care. A patient can also elect to return to hospice care for any benefit periods they are eligible to receive.

What is Hospice Fraud?

All areas of hospice care may be subject to fraud of some kind. When dealing with hospice care it is important to remember that the frequency and types of services are to be determined by the **NEEDS** of the patient, not the staffing limitations of the agency.

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Durable Medical Equipment Fraud: Knee Braces

The Scheme: Medicare beneficiary receives a phone call stating their doctor has approved them for a knee brace and is asked for their Medicare number. Knee brace will be mailed to them. Beneficiary receives an item they assume is correct.

The Fraud: The company bills Medicare for two "adjustable knee joints, positional orthosis with rigid support," but they send the beneficiary neoprene knee braces.

Medicare's approved amount for the neoprene product is - \$144.88

Medicare's approved amount for the knee joints is - \$840.50

Dollars stolen from Medicare = \$695.62

Item sent to beneficiary and paid for by Medicare

Actual item Medicare paid for but beneficiary never received



Buyer

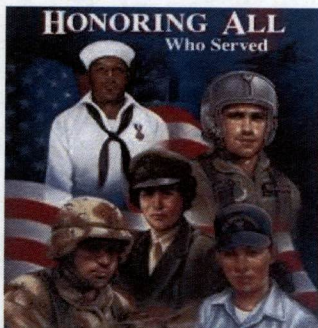


Beware

- ⇒ Always review your Medicare Summary Notice.
- ⇒ DO NOT GIVE your Medicare number to strangers.
- ⇒ Always talk to your doctor first before accepting equipment.
- ⇒ Report fraud to the Texas SMP at 1-888-341-6187.



The Texas Senior Medicare Patrol (SMP) is funded in part by a grant from the Administration on Community Living.



Concho Valley Council of Government offices will be closed Tuesday, November 11th in observance of Veteran's Day

Hospice Care....Continued from page 6**Examples of hospice fraud:**

- Reducing the frequency of home health aide visits.
- Using less qualified staff in roles which requiring the skills of a Registered Nurse
- Reducing the frequency of case manager visits to the patient. A telephone call from a Registered Nurse is not a substitute for an on-site assessment of the patient's condition
- Skimping on pain medication
- Providing equipment that the patient does not need
- Refusing to provide oxygen to patients who are short of breath or who need oxygen for other reasons
- During a crisis, refusing to provide continuous, around the clock care in the patient's own home
- Telling the family and patient that the hospice doesn't have enough staff to provide in home care and they need to move to a facility
- Moving a patient to a facility allows them to bill Medicare at a higher rate for continuous nursing care plus fees for room and board
- Asking the family to pay out of their own pocket for services covered by Medicare and Medicaid. The family may not see what is billed or the bill may arrive after the patient is deceased and they do not read the statements or understand what has been double-billed
- Hospices receives a kickback for referrals from a hospital or nursing home

What to Look For:

- If your loved one is NOT getting the services needed
- If the hospice is trying to talk you into transferring your loved one to their facility
- If your loved one is NOT being kept comfortable
- If there is inadequate staff and you are doing most of the care giving

Demand that the hospice provide the services needed to meet the needs of the family and patient. The law requires the hospice to meet the needs of the patient and the family!

What to Do:

- Read all the printed literature, documents and contracts you received from the hospice
- Know what services are required to be provided. This will help you protect your loved one from exploitation

Report potential fraud. Contact the Texas Senior Medicare Patrol at 1-888-341-6187

To understand complete Medicare coverage, order a free copy of "Medicare Hospice Benefits" by calling 1-800-MEDICARE (1-800-633-4227)

The Senior Medicare Patrol is funded in part by a grant from the Administration on Community Living.

Grandmother's House....Continued from page 3

Senior appears undernourished, dehydrated, under-medicated, or is not getting care for problems with eyesight, hearing, dental problems, incontinence, etc.

Neglect or Abuse By Others

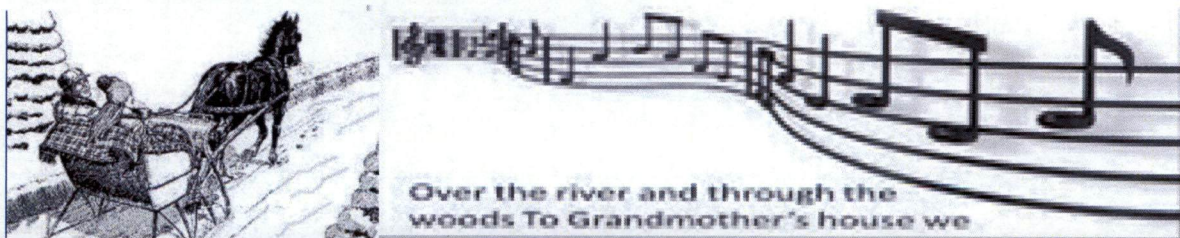
If the senior lives with others or has someone coming in to help, neglect or abuse may become an issue. Some things to look for include:

- Presence of a "new best friend" who is willing to care for the senior for little or no cost.
- Recent changes in banking or spending patterns.
- Older person is isolated from friends and family.
- Caregiver has problems with drugs, alcohol, anger and/or emotional instability.
- Caregiver is financially dependent on the older person.
- Family pet seems neglected or abused.
- You find an abundance of mail and/or phone solicitations for money ("You're a winner!")
- Senior seems afraid of the caregiver.
- Senior has unexplained bruises, cuts, etc.
- Senior has "bed sores" (pressure sores from lying in one place for too long).
- Senior appears dirty, undernourished, dehydrated, over- or under-medicated, or is not receiving needed care for problems with eyesight, hearing, dental issues, incontinence.

What should you do?

- If you suspect your older loved one is at risk and he/she lives in the community, call your local Adult Protective Services or Office on Aging. If the person lives in a licensed facility, call the local Long-term Care Ombudsman. You can find the numbers for your state at www.ncea.aoa.gov.
- Introduce yourself to responsible neighbors and friends. Give them your address and phone numbers in case of an emergency.
- Ask your elderly loved ones directly if they are afraid of anyone, if anyone is taking things without their permission or asking them to do things they are not comfortable with, or if anyone is humiliating them. These screening questions may reveal hidden anxieties caused by abuse or neglect.

Source: *IlluminAge Communication Partners and The National Center on Elder Abuse (NCEA). Visit the NCEA website (www.ncea.aoa.gov) to find information, resources and the phone number where you can [report elder abuse in your state](#).*





UPCOMING EVENTS.....

CAREGIVERS UNITED!

Caregivers United provides a safe, supportive community in which to walk the caregiving journey with others who understand. Our scheduled speakers educate and inform attendees on topics that are tailored to caregiver needs.

Please join us!

Thursday, November 13, 2014 from 11:45 am-1:00 pm

Hosted at the

Springs Alzheimer's Special Care Center

6102 Grand Court Rd.

San Angelo , TX 76901

Presentation by: Le'Anne Taylor, Administrator

The Springs will be sponsoring lunch and dessert for those in attendance.

Door Prizes for registered Caregivers.

Seating is limited to 40 persons, so please RSVP by September 9, 2014.

For more information or to register contact Josie Galindo at 325-223-5704 or toll free 1-800-944-9666.

Register online at http://www.cvcog.org/cvcog/aaa_caregiver_program.html

**Medicare Part D****Fall Open Enrollment**

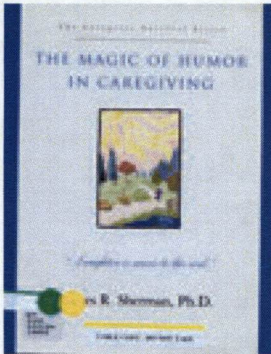
October 15th—December 7th

Call for an appointment today! Concho Valley Area Agency on Aging at 325-223-5704 or toll-free at 1-877-944-9666.



The Concho Valley Area Agency on Aging has an excellent resource library covering many aspects of care giving topics, advocacy, and aging issues. Caregivers, service providers and nursing facilities may check out books, dvd's, cd's, cassettes, and training manuals to use as needed. Listed below is an example of the resources available. Please contact the Area Agency on Aging at 325-223-5704 or toll free 1-877-944-9666.

| | | |
|------------------|---------------|---|
| Caregiver | B/64.1 | Caregiver Survival Series—The Magic of Humor in Caregiving “Laughter is Music to the Soul” |
|------------------|---------------|---|



95 pages

This self-help resource guide is easy to read and provides information on:

- The essence of humor
- What’s so funny
- The cost of sadness
- How to apply the magic
- Plan of action

Author: James R. Sherman

| | | |
|------------------|--------------------|---|
| Caregiver | D/42.1—42.2 | Managing Challenging Family Situations |
|------------------|--------------------|---|

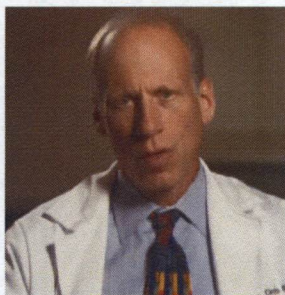


Running time: 25 minutes

This video addresses preventing challenging situations while working through scenarios and case studies. We will discuss how to respond to challenging situations, the five stages of grief and loss, and how this relates to managing challenging family situations, as well as ways to assist an upset family member. Remember to speak to your supervisor immediately if you are approached by an upset family member.

Terra Nova Films

| | | |
|---------------|--------------|---|
| Stroke | B/5.1 | Stroke: Conversations and Explanations |
|---------------|--------------|---|



Running time: 47 minutes

This 2 video DVD (with Educational Booklet) shows the emotional impact of stroke on the lives and relationships of 6 diverse couples, and provides useful information on the warning signs of a stroke, preventive measures, and recent developments in treatment and rehabilitative therapy.

Living After Stroke: Conversations With Couples
Stroke: Early Recognition and Treatment

Terra Nova Films



2801 W. Loop 306, Ste. A
P.O. Box 60050
San Angelo, TX 76906

Phone: 325-223-5704
Toll free: 1-877-944-9666
Fax: 325-223-8233

WE ARE ON THE WEB!

www.cvcog.org/cvcog/aaa.html

Funded in part by the
Texas Department of Aging
and Disability Services

Join our newsletter email distribution list TODAY! Please email Terry Lockhart @ terry.lockhart@cvcog.org or call (325)223-5704



The Number to Call, When You Don't Know Who To Call

2-1-1 Texas, a program of the Texas Health and Human Services Commission, is committed to helping Texas citizens connect with the services they need.



Our Mission is to be this area's visible leader and advocate in facilitating those supportive services and opportunities that enable all older citizens to be able to live dignified, independent and productive lives.

