



Resourceful Thinking

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ELDER LAW PROGRAM IN OCTOBER; MEDICARE PART D ENROLLMENT PERIOD COMING IN OCTOBER!

PLANNING FOR LONG TERM CARE PROGRAM

Elder law attorney, Jerry Townsend of Fluharty & Townsend Law Offices in Parkersburg WV, will be with us on October 16 from 9am – 12pm to talk about financial planning, Medicaid issues, and the laws governing financial assistance. The program will be held at Wheeling Park in the Trophy Room at the Stone Building (by the pool).

RESERVATIONS ARE
REQUIRED AND
SEATING IS LIMITED
TO 25!

Mr. Townsend was awarded his B.A. from the College of Wooster and his J.D. from Vanderbilt University. He has been in practice since 1970 with his practice being limited to elder law since 1988. Jerry is a founding partner of Fluharty & Townsend. He has written extensive materials regarding elder law in WV including the last 15 annual editions of “Elderlaw and Medicaid Planning in West Virginia”. Jerry is a frequent presenter on elder law topics, and is the author of

“Legal-Ease” a column on legal topics of interest to seniors. He is a member of the National Academy of Elder Law Attorneys, the West Virginia State Bar and Ohio Bar Elder Law and Probate Committees.

Join us to learn more. Jerry will discuss documents that help guide others about our care, what Medicare covers, and how Medicaid works in covering long term care.

Call us now at 304 243-0996 or email Ann at akoegler@frontier.com to reserve your seat!

IS LONG TERM CARE COVERED BY MEDICARE?

In a word – No. But that’s the ‘short’ answer!

Many people think that Medicare will cover the cost of a nursing home for their loved one. Medicare WILL cover skilled care in a nursing facility as long as criteria are met and the physician orders the care. The stay is time-limited, and Medicare payment is made in decreasing increments.

When a patient no longer meets the criteria,

discharge is made to long term care or home. Long term care (custodial care) is NOT covered by Medicare so the patient must then pay out-of-pocket or through the state’s Medicaid program. Other payment sources may include long term care insurance policies, and there may also be some coverage through the Veteran’s Administration for those veterans who meet VA criteria.

In order to qualify for Medicaid, a person must have limited assets (differing by state), need the care (determined by a Pre-Admission Screen or PAS completed by the physician), and meet state guidelines. There is a 5-year ‘look back’ period for Medicaid, which means that assets cannot have been transferred inappropriately within that 60 month period before placement. Violations of this regulation delay Medicaid coverage.

Placement in long term care can be made ‘outside’ your home state but the patient is subject to the requirements of the state in which they are placed. Medicaid application would

be made in the state in which the patient is placed.

It is important for caregivers to be informed about nursing home payment regulations. There can be serious consequences if people make decisions about assets and financial planning without having adequate information.

MEDICARE PART D OPEN ENROLLMENT

We're coming to that time when you can change your Medicare Part D product for 2016! Each year, you have a chance to make changes to your Medicare Advantage or Medicare prescription drug coverage for the following year. The period runs from October 15–December 7, and changes become effective January 1, 2016.

There are some things you need to consider. What do you need to do?

*Check your current product and the changes for 2016. Are all your medications still covered in 2016?

*What other changes will be made in your plan?

*Do you want to switch prescription drug plans or Advantage plans?

*Do you need to enroll for the first time (if you did not enroll when you were first eligible)?

Keep these points in mind!

*The plans are very specific. What works for your spouse or your neighbor may not be good for you!

*Be aware of plan changes. Read your evidence of coverage and plan overviews. Medications are

added and dropped. Tier levels are changed.

*YOUR medications may have changed! Do you have new prescriptions? Were some drugs discontinued? The coverage you had last year may not be good for you THIS year!

*Part D product prices change.

*Are you low-income or have your finances changed? You may be eligible for Extra Help!

Consumers need to look at plans that meet their specific prescription coverage and financial needs! For additional information, call your local SHIP counselor. Call the Resource Services office at 304 243-0996 or email us at akoegler@frontier.com to find your SHIP representative! All states have SHIP representatives that can help you.

CAREGIVING IN THE US: 2015

The National Alliance for Caregiving (NAC) and the AARP Public Policy Institute have released *Caregiving in the U.S. 2015*, based on data collected in late 2014. The purpose of this study is to present a portrait of unpaid family caregivers today.

The caregiving population is quite diverse. They come from different age groups, different socioeconomic sections, every age, gender and racial / ethnic group. Caregivers share many challenges in their efforts to provide care, but they also face different challenges depending on their circumstances. Caregivers

may need different supports depending on their resources, their own strengths and problems, and the care receiver's condition and/or diagnosis.,

The report found that caregivers continue to need information. More than 8 out of 10 (84%) caregivers state that they could use more information on or help with caregiving topics. Caregivers most commonly want information about keeping their loved one safe at home (42%) and about managing their own stress (42%), and 22 percent want help about making end-of-life decisions.

Higher-hour caregivers are more likely (87 percent vs. 82 percent of lower-hour caregivers) to want information overall. Those higher-hour caregivers are especially interested in managing stress (51%), managing their loved one's challenging behaviors (18%), and dealing with incontinence (17%).

The report found that information is needed. Caregivers are often overwhelmed. They are busy. They are trying to help their care receiver, trying to maintain their home and the home of the care receiver (both of which may entail housekeeping, grocery shopping, bill paying, general maintenance and other tasks of maintaining a home), working to schedule appointments, trying to find out what services are available and appropriate (and often trying to get their care receiver to accept services), and often while working outside the home

and taking care of the kids and spouse.

The need for information increases as caregiving becomes more complex. Behavioral issues, physical decline, long term care and end of life questions, stress and possibly the decline in health of the caregiver raise many more questions and concerns.

The report from which this information was taken is available at:

http://www.caregiving.org/wp-content/uploads/2015/05/2015_CaregivingintheUS_Final-Report-June-4_WEB.pdf

There are two companion reports pertaining to those caring for care receivers 18 – 49 years old, and those caring for care receivers 50 and older. Both are available at www.caregiver.org.

**YOU ARE NOT ALONE!
CAN WE HELP YOU?**

Do YOU need information? Do you have questions about services that are available for yourself or your family? Do you know you need help but just aren't sure what your options are? Let us help! We serve anyone in need of assistance with aging and caregiving issues, regardless of location. Consultation, information, and referrals are provided without charge and remain confidential. We offer programs that are free for the community and also offer inexpensive workshops for professionals. Feel free to call us at 304 243-0996, email Ann at akoegler@frontier.com or

submit a question or contact through our web site. You are welcome to come to the office to talk about your needs or questions. (Please call us to schedule a time that is mutually convenient!) You may need to leave a message since there are just two of us to cover the office but our phone system is not complicated! If you need to leave a message, you just speak after the tone. Call us. We'd be happy to help you!

**UPCOMING EVENTS IN
THE AREA**

October 6, 2015 @ 6pm

NAMI Greater Wheeling Chapter will hold their annual Candlelight Vigil at St Michael's Catholic Church, National Road, Wheeling with special guest speaker Miss West Virginia Chelsea Malone.

October 10, 2015

The 7th Annual Wheeling Walk to End Alzheimer's will be held at Schwertfeger Shelter, Wheeling Park with registration starting at 8:30 am and the Walk event starting at 9:50 am. Contact Kelly Lewis at kewis@alz.org or call Kelly at 1 800 292-3900 for more information on how you can get involved!

October 17, 2015

The Veteran Stand-Down Resource Fair will be held at Ohio Valley Medical Center's Nurses Auditorium from 9am – 4pm. Agencies represented include VA Clinic Belmont County, VA Pittsburgh Healthcare Systems, Vet Center, Amedisys Hospice,

Workforce WV and others! There will be food, music, giveaways, door prizes and speakers. Contact Christy Yeager at 304 232-6280 or Angela Goodson at 304 233-6300 for information.

October 21, 2015

John Forsyth will present information on Medicare Supplements from 1p-3p at First Christian Church, 1343 National Road, Wheeling in Fellowship Hall. Sponsored by Altenheim Resource & Referral Services. Call us for information or to reserve your seat!

November 5 & 6, 2015

Bethany College's Fall Symposium will be held at Mountainside Conference Center in Bethany WV. CEUs will be available. Conference brochure and details are available at: http://www.bethanywv.edu/files/1014/4130/3729/BROC_HURE_2015.pdf

November 19, 2015

John Forsyth will present information on Medicare Supplements from 1p-3p at First Christian Church, 1343 National Road, Wheeling in Fellowship Hall. Sponsored by Altenheim Resource & Referral Services. Call us for information or to reserve your seat!

Let us be
Your Gateway to Senior
Care!

Our Hours:
Monday – Friday
8am – 4pm