



Resourceful Thinking

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MEDICARE PROGRAM ON THE SCHEDULE; OPEN ENROLLMENT FOR PART D CONTINUES

MEDICARE: WHAT YOU NEED TO KNOW

John Forsyth, Citywide Insurance, will offer a program on Medicare that addresses Medicare Part D products, Medicare Advantage products, and traditional Medicare information. The program is free and open to the public and will be held on November 19, 2015 from 1pm – 3pm with sign in starting at 12:30 pm. The program will be held at First Christian Church, 1343 National Road, Wheeling in the downstairs Fellowship Hall.

There are several changes to the Part D products in West Virginia and beneficiaries need to be aware of these changes. Some companies have eliminated one product and “cross-walked” consumers into another product – many of which are more expensive. Some have left the area. Some have changed drug formularies.

Do you know the difference between a Medicare Advantage plan and a Medicare Supplement? Did you

know that Part D products change every year? Did you know that you may not have an option to make any changes....or you may? What product changes are permitted after January?

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

MEDICARE PART D: DO YOU NEED TO MAKE CHANGES?

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. This is a Federal time line.

Please review your Annual Notice of Coverage and compare what you need to what you have, and how your needs can best be met.

Think about the following:

*Check your Annual Notice of Coverage for your current product which notes the changes for 2016.

Does the product still offer the coverage that is best for you?

*What other changes will be made in your plan?

*Which is best for you? Do you need to consider a Medicare Supplement or a Medicare Advantage plan? What is the difference?

*Do you need to enroll for the first time (if you did not enroll when you were first eligible)? Are you aware that there is a penalty for those who did not enroll when they were eligible?

As you shop for your Medicare product, keep these points in mind:

*YOU need to look at what is best for YOU! What works for your spouse or your best friend may not be the best product for your health and prescription needs.

*Be aware of plan / product changes. This may include drug coverage changes, premium changes, deductible changes and other considerations.

*Have YOUR medications changed? The coverage you had last year may not be good for you THIS year!

*Are you eligible for Extra Help? If you have a low income, there may be help.

Consumers need to look at plans that meet their specific needs! A great resource is your local SHIP counselor. Call us at Resource Services (304 243-0996) or email us at akoegler@frontier.com to find your SHIP representative. All states have SHIP representatives that can help you.

NATIONAL FAMILY CAREGIVERS MONTH 2015

President Barack Obama has proclaimed November as National Family Caregivers Month.

Consider the following:

**More than 65 million people, 29% of the U.S. population, provide care for a chronically ill, disabled or aged family member or friend during any given year and spend an average of 20 hours per week providing care for their loved one.(1)

Caregiving covers a wide range of demographics. Adult children care for elderly parents, parents care for grandchildren, our returning veterans often need care from injuries, dependent children need assistance.....all ages and all socio-economic situations are involved.

**The value of the services family caregivers provide for "free," when caring for older adults, is estimated to be \$375 billion a year. That is almost twice as much as is actually spent on homecare and nursing home services combined (\$158 billion).(2)

Caregiving impacts caregiver health; employment – missed days, lost wages and benefits, early retirement or job losses; our health care industry and pharmaceutical industry – costs to consumers and businesses; long term care; and, many other areas of our socio-economic world. (See more caregiver statistics at www.caregiveraction.org) The impact on our society is huge!

The theme for this year's observance is "Respite: Care for Caregivers" according to the Caregivers Action Network (CAN). Respite gives caregivers the chance to take a step back and breathe. Some see respite as a luxury but when you consider the caregiver's increased risk for health problems, the risk is costlier than taking some time to regroup and recharge.

CAN states, "Respite is the key to your own well-being. Respite protects your own health, strengthens family relationships, prevents burn-out and allows your loved one to stay at home up to three times longer. No wonder respite is one of the most frequently requested support services for family caregivers." CAN breaks "respite" into some timely tips for respite!

R is for "Rest and Relaxation"

Everyone needs a little "R and R" – especially family caregivers. Relaxing is the best way to return refreshed to handle

your many responsibilities as a caregiver.

E as in "Energize"

Caregiving is often round-the-clock 24/7. Respite isn't simply "getting a few hours off."

It's necessary to help you reenergize, reduce stress and provide care for your loved one.

S as in "Sleep"

Caregivers often have sleep problems. Address sleep problems and insomnia before they take too great a toll on your health.

P is for "Programs that can help you"

Respite – which can be in the home or out of the home – can be hard to find but there are programs to help you.

I as in "Imagination"

Let your mind run free; read a book; see a movie. You have been so occupied with the nuts-and-bolts of caregiving that refreshing your mind will actually help you be a better caregiver.

T as in "Take Five"

...or better yet, take ten. Do you find yourself saying, "I wish I had just ten minutes to myself"? Don't feel guilty. You need a reprieve...a few minutes to temporarily disengage.

E is for "Exhale"

A simple breath in and then a long exhale can help you focus and increase your vitality. A few deep breaths can give you more energy, reduce stress, and lift your mood.

[Source: www.caregiveraction.org, Caregiver Action Network]

[Other article citations: (1)Caregiving in the United States; National Alliance for

Caregiving in collaboration with AARP; November 2009 and (2) Evercare Survey of the Economic Downturn & Its Impact on Family Caregiving; National Alliance for Caregiving and Evercare, March 2009]

**“CAREGIVER
WELLNESS:
POWER OF U”**

Right at Home is honoring professional and family caregivers with a webinar presented by Eboni Green, PhD, RN. The program will be on Thursday, November 12 at 3pm. Dr. Green is the co-founder of Caregiver Support Services which specializes in supporting family and professional caregivers. She is the author of two books and currently writes a monthly column focusing on self-care among caregivers. Dr. Eboni will cover how stress and distress impact the role of caregivers, practical solutions for managing caregiver stress, the rules of healthy professional and family caregiving, how the “Caregiver Wellness: U Model” is helpful in improving holistic caregiver wellness, causes of professional and family caregiver burnout and more. To register go to: bit.ly/DrGreenRegistration. (The registration link is case-sensitive.)

**CAREGIVER SUPPORT
FAIR PLANS HAVE
STARTED!**

The Steering Committee is already hard at work preparing for the 17th ANNUAL CAREGIVER SUPPORT FAIR which will be held at the Ohio Valley

Mall in St Clairsville Ohio on Tuesday, May 3, 2016 from 10am – 3pm. We will have exhibitors with information and health screens for seniors and caregivers. Entertainment is on-going throughout the day, and a Fashion Show will be held in the afternoon. Last year, we had over 95 exhibitors providing information and health screens to Fair attendees.

There is NO fee to exhibit although exhibitors need to provide a certificate of liability insurance. Registration packets will be distributed in early February, 2016.

Exhibitors have included home health, housing, long term care, financial & legal advisors, volunteer services, information services, and veterans’ services – to name but a few!

The Caregiver Fair was the result of a “peer support session” when several of us were involved in caring for a family member. We had problems finding answers and we were health and human service professionals! If we were having problems, what did the “Caregiver on the Street” encounter? We came up with this event to try and help our community caregivers navigate the journey.

Join us for the Fair! You may be a professional with information to offer or you may be a caregiver who needs information. Professionals – don’t miss this opportunity to set up an exhibit and get word out on what you do. It’s a great opportunity to meet colleagues as well as

consumers and care partners. Seniors and caregivers – don’t miss the opportunity to get free information, meet the service providers, and enjoy the entertainment.

Contact me at 304 243-0996 or akoegler@frontier.com for general information or to make sure you’re on our contact list!

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. 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. We’d be happy to help you!

WE WILL BE CLOSED:
November 26 & 27 in observance of Thanksgiving
December 24 at noon & December 25 in observance of Christmas
December 31 at noon & January 1 in observance of New Year’s

Let us be
Your Gateway to Senior
Care!
Our Hours:
Monday – Friday
8am – 4pm