



Resourceful Thinking

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ESTATE PLANNING PROGRAM WITH ELDER LAW ATTORNEY in SEPTEMBER: IS STRESS TAKING YOU DOWN?



ESTATE PLANNING: WHAT DO YOU NEED TO KNOW?

Altenheim Resource & Referral Services invites you to join us at Wheeling Park for a free program on estate planning.

Elderlaw Attorney Gerald Townsend of Fluharty & Townsend in Parkersburg WV will help us understand the documents we need to make sure our wishes are followed, what happens if we become incapacitated, and how Medicare and Medicaid regulations affect estate planning.

Did you know that:

- *Medicare does not cover long term care?
- *There is a 5-year look back on transfers of assets for Medicaid?
- *You can plan for incapacity?

The program will be on Friday, September 19, 2014. Check-in will begin at 8:30am and Jerry's presentation will run from 9:00 am until 12:00 noon.

“Estate Planning: What Do You Need to Know?” will be held at the Trophy Room at Wheeling Park (next to the Stone Room / Club House) to tell us what we need to consider when we are planning for retirement....or incapacity.

The Trophy Room is just inside the front door of the Stone Building on the right. There is a ramp on the right side of the building by the golfers' entrance for those who have difficulty with steps.

Reservations are REQUIRED for this free program as seating is limited! Please call us at 304 243-0996 to register.

STRESS: WHEN IS IT TOXIC?

It seems that life is getting more complicated for all of us. Callers to Resource Services tell me about

juggling work, caregiving (aging family members, kids, grandkids), maintaining a household - paying bills, grocery shopping, cleaning the house - often for their family as well the homes of their care receivers - and they are trying to do it all while staying sane. Quite often, the caregivers are caring from a distance so needs and services must be explored. Also, many of us in the helping professions - social work, nursing, counseling - are not only helping our consumers, we are also caregivers for aging family members!

Caregivers are only human. The pressures of everyday life compounded with the intensity of caregiving can create a range of emotions - some of them unhealthy. Anger, frustration, and guilt are good examples. Caregivers also experience loneliness when focused on the care of a loved one and the daily demands of life. Exhaustion? According to the Family Caregiver Alliance, Caregivers often find themselves exhausted at the end of the day, but

many are still not able to sleep. Varying studies have documented that approximately 70% of caregivers for people with dementia report sleep problems, 60% report sleeping less than 7 hours, and 10-20% use alcohol to go to sleep and/or sleep medication. Caregivers also report that they are frequently awakened during the night by the care receiver. These same caregivers also scored higher on the depression screening.

Caregivers are less likely to take care of themselves. Preventive health care is ignored. Medical appointments are missed. Prescriptions may go unfilled due to cost, especially for female caregivers.

Mortality rates of caregivers are higher. Elderly spousal caregivers (aged 66-96) who experience caregiving-related stress have a 63% higher mortality rate than noncaregivers of the same age.

[Source: www.caregiver.org]

CAREGIVING & SELF-CARE

How do we deal with the stresses of caregiving? We have to practice self-care.

*Take responsibility for our own health care. No one will do it for us. And, we must be healthy to provide the care needed by our care receivers.

*Learn about the care receiver's issues. What can

be done? What CANNOT be done?

*Ask for help. Talk to friends, family, agencies – learn how you can get help so you have some time for YOU!

*Practice stress management. What helps you with stress? Music? Reading? Taking a walk?

*Think about the Serenity Prayer for guidance:

“God, grant me the serenity to accept the things I cannot change”

* We cannot change our loved one's disease. It may not be able to be fixed.

* We can't make our family members more responsible or supportive. “The courage to change the things I can”

* We can adapt our reactions.

* We can be proactive. We can take care of Advance Directives.

* We can see that appropriate care is provided.

* We can learn about the resources that are available. “And the wisdom to know the difference.”

* We can turn to our faith communities.

* We can get support and help from our friends. We can bounce ideas or vent to them.

It is difficult to focus on self-care when you are trying to arrange everything for your care receiver, as well as take care of your own day-to-day activities. Assess your needs and those of your care receiver. Plan for those needs. Implement the plan. Evaluate how the plan is working. If you need help in determining

what is available, call us at Altenheim Resource & Referral Services or talk to your health care professional. We want to help!

TIME FOR PART D ANNUAL ENROLLMENT!



Open enrollment for Medicare Part D is rapidly approaching! Plan information for 2015 will be available for review soon, and open enrollment will run from October 15 to December 7.

What do you need to do?

*Check your current plan. Are all your medications still covered in 2015?

*What other changes were made in your plan?

*Evaluate: 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 husband (or wife) 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! 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!

EXTRA HELP SUBSIDY for PART D

Medicare Part D offers prescription drug assistance to those who are enrolled in a Part D product. Some people with limited resources and income also are eligible for Extra Help to pay for the costs - monthly premiums, annual deductibles, and prescription co-payments - related to a Medicare prescription drug plan. Many people qualify for these big savings and don't even know it! To find out about your eligibility, you can apply on line at www.ssa.gov/extrahelp or call your local State Health Insurance Information Program (SHIP) for assistance. Altenheim Resource Services will be glad to give you contact information for your local SHIP! Call us at 304 243-0996.



WALK TO END ALZHEIMERS

The Annual Northern Panhandle Walk to End Alzheimer's will be held at Wheeling Park on October 11, 2014 with event activities starting at the Stone Room (by the pool) at 8:30am. Plan to join us and help us FIGHT ALZHEIMER'S DISEASE! Join a team - start a team - walk as an individual! Call Wendy Hamilton at 304 865-6775 or 800 272-3900 for information on registration or on how you can help. (For those of you outside the area, Walks are held in several areas of WV and across the country.) Go to www.alz.org and find a Walk near you. There are several fundraisers coming up to help benefit the cause, too. Call Ann @ 304 243-0996 for information. All are welcome!

BETHANY COLLEGE OFFERS FALL SYMPOSIUM

Bethany College will offer its Fall Symposium on November 6 & 7, 2014 at the Mountainside Conference Center, Bethany WV. The theme is "Social Injustice & the Isms". There are CEUs for both days and speakers will present on a variety of topics. Rooms are available at Mountainside for those wishing to stay overnight.

Information is available at <http://www.bethanywv.edu/academics/departments/social-work/symposium/>

Registration is available now and you can register online at <https://www.bethanywv.edu/index.php/academics/departments/social-work/symposium/social-work-2014-symposium-registration/>

For more information, call Kathy Shelek-Furbee at 304 829-7189.

WITH OUR THANKS

😊 Special thanks to Cathy McConnell, WV Senior Legal Aid for presenting "Capacity vs Competency" on May 29, and to our workshop planning committee who strives to bring interesting and relevant programs to our professional caregivers!

HAVE QUESTIONS? LET US HELP!

Altenheim Resource & Referral Services can help!

- Free confidential assessment
- Free confidential consultation
- Information on aging & caregiving
- Community programs
- Professional workshops
- Lending library

Contact us at 1387 National Road, Wheeling WV 26003, 304 243-0996 or akoegler@frontier.com.

We will arrange a time that is mutually convenient if you need an appointment!