

**UK Elder Care**  
***IN THE KNOW***  
**E-Newsletter**  
**December 2008**



**A MESSAGE FROM THE COORDINATOR**

The holiday season is finally here. For many, it brings great cheer because it's a time you can spend with family and friends and enjoy each others company. For caregivers, however, it can bring extra stress. For those of you who are in the trenches of caregiving, it is important that you recognize yourself as a caregiver and take necessary steps to plan ahead and prioritize the necessary tasks. Most importantly, don't be overburdened with too much responsibility and take time to enjoy the holiday by relaxing and doing some activities that you enjoy.

Remember National Caregivers Month theme, which is - **Take charge of your life, and take care of yourself!** If you take care of yourself, it will only make you a more effective caregiver!



**NEWS HIGHLIGHTS**

**Caring For The Caregiver: Redefining The Definition Of Patient**

Researchers from the Indiana University School of Medicine, the Regenstrief Institute and the Indiana University Center for Aging Research report in a new study that a quarter of family caregivers of Alzheimer's dementia patients had at least one emergency room visit or hospitalization every six months.

While it has long been anecdotally recognized that caring for a family member with Alzheimer's disease is stressful, this work is the first to measure just how stressful providing care is and to examine the impact of this stress on both the physical and mental health of the family caregiver.

The study found that the behavior and functioning of the individual with Alzheimer's dementia, rather than cognitive ability, were the major factors determining whether the caregiver went to the emergency room or was hospitalized.

"Our findings opened our minds to the fact that society needs to expand the definition of patient to include both the person with Alzheimer's dementia and that individual's family caregiver," said Malaz Boustani, M.D., corresponding author.

Dr. Boustani is assistant professor of medicine and a Regenstrief Institute research scientist.

The researchers looked at 153 individuals with Alzheimer's disease and their family caregivers, a total of 366 people. Forty-four percent of the caregivers were spouses. Seventy percent of the caregivers resided with their charges.

The average caregiver was 61 years of age. The researchers found that age, education and relationship to the individual with Alzheimer's disease did not impact caregiver use of acute medical services – either emergency room or inpatient facilities.

"While we've long known that Alzheimer's is a devastating disease to the patient, this study offers a look at how it also impacts the caregiver's health. If we don't offer help and support to the caregiver, too, the stress of caring for someone with dementia can be overwhelming, both mentally and physically," said Cathy C. Schubert, M.D., IU School of Medicine assistant professor of clinical medicine.

Approximately four million older adults in the United States have Alzheimer's disease and three million of them live in the community, often cared for by family members. This number is growing rapidly and by 2050 it is estimated that there will be 18.5 million cases of Alzheimer's dementia in the United States.

"For American society to respond to the growing epidemic of Alzheimer's disease, the health-care system needs to rethink the definition of patient. These findings alert health-care delivery planners that they need to restructure the health-care system to accommodate our new inclusive definition of patient," said Dr. Boustani.

Source: Science Daily

## **A Roundup of Key Elder Law Numbers for 2009**

Below is compilation of Medicaid, Medicare, Social Security and other figures for 2009 that are of interest to the elderly and their families.

### **Medicaid Spousal Impoverishment Figures for 2009**

In 2009, the spouse of a Medicaid recipient living in a nursing home (called the "community spouse") may keep as much as **\$109,560** without jeopardizing the Medicaid eligibility of the spouse who is receiving long-term care. Called the "community spouse resource allowance," this is the most that a state may allow a community spouse to retain without a hearing or a court order. While some states set a lower maximum, the least that a state may allow a community spouse to retain in 2009 will be **\$21,912**.

Meanwhile, the maximum monthly maintenance needs allowance for 2009 will be **\$2,739**. This is the most in monthly income that a community spouse is allowed to have if her own income is not enough to live on and she must take some or all of the institutionalized spouse's income. The minimum monthly maintenance

needs allowance of \$1,750 took effect July 1, 2008 and will not rise until July 1, 2009.

The new figures are effective January 1, 2009.

### **Annual Gift Tax Exclusion Rises to \$13,000**

The annual gift tax exclusion will increase from \$12,000 to \$13,000 effective January 1, 2009, the Internal Revenue Service (IRS) has announced. The gift tax exclusion is the amount the IRS allows a taxpayer to gift to another individual without reporting the gift.

### **Long-Term Care Premium Deductibility Limits for 2009**

The Internal Revenue Service has announced the 2009 limitations on the deductibility of long-term care insurance premiums from taxes. Any premium amounts above these limits are not considered to be a medical expense.

<u>Attained age before the close of the taxable year</u>	<u>Maximum deduction</u>
40 or less	\$320
More than 40 but not more than 50	\$600
More than 50 but not more than 60	\$1,190
More than 60 but not more than 70	\$3,180
More than 70	\$3,980

Benefits from per diem or indemnity policies, which pay a predetermined amount each day, are not included in income except amounts that exceed the beneficiary's total qualified long-term care expenses or \$280 per day (for 2009), whichever is greater.

### **Medicare Premiums, Deductibles and Copayments for 2009**

- Basic Part B premium: \$96.40/month (unchanged)
- Part B deductible: \$135 (unchanged)
- Part A deductible: \$1,068 (was \$1,024)
- Co-payment for hospital stay days 61-90: \$267/day (was \$256)
- Co-payment for hospital stay days 91 and beyond: \$534/day (was \$512)
- Skilled nursing facility co-payment, days 21-100: \$133.50/day (was \$128)

Premiums for higher-income beneficiaries:

- Individuals with annual incomes between \$85,000 and \$107,000 and married couples with annual incomes between \$170,000 and \$214,000 in 2009 will pay a monthly premium of \$134.90.
- Individuals with annual incomes between \$107,000 and \$160,000 and married couples with annual incomes between \$214,000 and \$320,000 in 2009 will pay a monthly premium of \$192.70.
- Individuals with annual incomes between \$160,000 and \$213,000 and married couples with annual incomes between \$320,000 and \$426,000 in 2009 will pay a monthly premium of \$250.50.
- Individuals with annual incomes of \$213,000 or more and married couples with annual incomes of \$426,000 or more in 2009 will pay a monthly premium of \$308.30.

Rates differ for beneficiaries who are married but file a separate tax return from their spouse:

- Those with incomes between \$85,000 and \$128,000 will pay a monthly premium of \$250.50.
- Those with incomes greater than \$128,000 will pay a monthly premium of \$308.30.

### **Social Security Benefit Changes for 2009**

- Cost of Living Increase: 5.8 percent
- Estimated Average Monthly Social Security Benefit Payable in January 2009: \$1,153
- Maximum Taxable Earnings: \$106,800
- Maximum Social Security Benefit: \$2,323/mo.

### **Retirement Earnings Test Exempt Amounts:**

- Under full retirement age: \$14,160/yr.
- The year an individual reaches full retirement age: \$37,680/yr.

### **SSI Federal Payment Standard:**

- Individual: \$674/mo.
- Couple: \$1,011/mo.

For a complete list of the 2009 Social Security changes, go to:  
<http://ssa.gov/pressoffice/factsheets/colafacts2009.htm>

For details, visit [www.elderlawanswers.com](http://www.elderlawanswers.com).

Source: [www.ElderLawAnswers.com](http://www.ElderLawAnswers.com)



## UPCOMING EVENTS ON CAMPUS & IN THE COMMUNITY

- **Family Caregiver Training** is December 5<sup>th</sup> 9 a.m. – 4 p.m. at the Fayette County Extension office off Red Mile Road. Registration fee is \$10 and includes lunch. This event sponsored by the Alzheimer's Association, UK Alzheimer's Disease Center and Bluegrass Area Agency on Aging is for family caregivers and will offer information about Alzheimer's disease and caregiving. Registration is required by calling 1-800-272-3900.
- **CARE Group combined meeting in December!** December 11th in 214 B, CTW Bldg from Noon – 1 p.m. December meetings will discuss ***Home Safety Tips & How to Survive the Holiday's!*** Special Guest Speaker David Fahringer, Certified Physician Assistant with the College of Health Science.



## CAREGIVER SURVIVAL GUIDE

### **Holiday Stress and Caregiving**

While everyone else is enjoying the hustle and bustle and the joy of the holiday season, there are many caregivers out there who just want the whole thing over with. Caregiving creates a level of stress unmatched by most endeavors. Add to that the extra stress of family gatherings, gift buying, cooking, and other obligations and it is almost unbearable. How can caregivers better cope with this stress on top of stress?

The following tips may help you weather the holidays much better:

Start your own tradition. Often we feel bound by past holiday traditions, but it doesn't have to be that way. Instead of having 20 family members and guests in your home, and cooking for all of them, try a different approach. Suggest that someone else host Passover or Easter dinner. Or, if your home is the only appropriate one, enlist the help of friends and relatives for everything from cleaning to preparing food. A potluck is a great idea—you can even assign specific dishes to ensure that a complete dinner is provided.

There are great ways to shop non-traditionally as well. The Internet is a fantastic way to shop for food and gifts without leaving home. Another way to shop from home is using catalogs (many people feel uncomfortable about putting credit card numbers out in cyberspace). If you would rather go out, use the catalogs to make lists of specific gifts for each person. That way you know exactly where to go and exactly what to get.

Make sure you leave enough time to enjoy the holidays. It shouldn't be all

about the hustle and bustle.

The motto "Everything in moderation" should be your guide through the holidays. There are many temptations abundant throughout the season--- alcohol, sweets and rich food. Go ahead. Have some. Just don't over-indulge. It make make you sick or uncomfortable even through the following day.

Be prepared for unexpected circumstances. Something may come up, and probably will, so what can you do? If you can, change the situation. If you can't, accept it and move on. You cannot control life no matter how planned out you believe you have things. Laugh a lot...

Try to keep up on your regular exercise routine, or start one, during the holidays. Walking five times a week is a great way to stay in shape. There is also something about pounding the pavement that helps release frustrations and clears your head. If your looking out your window and the snow is flurrying and drifting, find an alternative. Many health clubs have indoor tracks. If that doesn't appeal to you, check with the nearest shopping mall. Some open early just for walkers.

Ideally caregivers should have a daily, weekly, monthly and yearly break.  
Daily-Half an hour of yoga, meditation, needlepoint, reading, etc.  
Weekly-A couple of hours spent away from the house at the mall, library, coffeehouse, etc.

Monthly-An evening out with your friends, a play, a concert, etc.  
Yearly-A well-planned (and well-deserved) vacation.

Planning ahead for these breaks is imperative. You may need to arrange for respite care for your loved one.

It can be done. You can care for your loved one, attend to your daily activities, and enjoy the holidays. We all do what we can, and nobody should expect more than that from us. Especially us.

Source: [www.caregiver.com/articles/holiday/holiday\\_stress\\_caregiving.htm](http://www.caregiver.com/articles/holiday/holiday_stress_caregiving.htm)

Call UK Elder Care and talk with an Elder Care Specialist about Respite Care Options and Get a Customized Referral List. Call 323-4600 or (800) 873-8532 today!



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