

UK Elder Care
IN THE KNOW

E-Newsletter
November 2008



A MESSAGE FROM THE COORDINATOR

UK Work-Life and Elder Care Celebrates Family Caregivers Month! To recognize UK employee caregivers, we are offering events and free resources designed to help those caring for dependents. Throughout the month, employees will have the opportunity to attend several FREE presentations on caregiving, as well as join a support group. Even if you are not providing care to a loved one, we suggest you call Elder Care for a complementary *Getting Organized Kit*. These kits come with a *Prepare to Care* booklet authored by AARP that gives you Five Steps to Developing a Caregiving Plan for Your Family. This booklet contains information on how to get started, questions to ask, and where to find basic resources. It's never too late to begin discussing a plan of care for your loved one. What is more important is that every family has the opportunity to talk about their wishes for care in the future. Checklists such as obtaining your loved ones personal, health, legal and financial information are also included in this booklet for duplicating, and additional materials will be given.



NEWS HIGHLIGHTS

Medicare Part D Open Enrollment Begins November 15th
Plans Change. You change. Shop and Compare.

Each year plans adjust what they cost and what they cover. Now is the time for people with Medicare to review the changes being made by their current plan and compare it to others to make sure it still meets their needs. Those who don't have prescription drug coverage can also enroll in a drug plan during open enrollment.

Some beneficiaries may see significant premium increases or changes—such as reduced coverage in the gap—if they stay in the same prescription drug plan in 2009. Medicare encourages individual beneficiaries to review how their plans are changing and what other options are available.

There are four ways to review and compare plans:

- 1. Call 1-800-MEDICARE (1-800-633-4227, TTY 1-877-486-2048).** 24 hour help is available from trained Medicare representatives.
- 2. Visit www.medicare.gov.** Compare costs, coverage and more. Get an estimate of your out-of-pocket costs for the year.

3. See the listing of plans in your Medicare & You handbook and information sent to you by your plan.

4. Talk with local Medicare experts at your State Health Insurance Assistance Program.

People with Medicare should also be aware of Medicare fraud and identity theft. To help protect Medicare beneficiaries when speaking with plans and others about their Medicare prescription drug coverage, Medicare urges them to protect their Medicare number as they would their credit card information. People with Medicare should not give their information to anyone who comes to their home (or calls them) uninvited selling Medicare-related products. If you or someone you love is not sure if a provider is approved by Medicare, simply call 1-800-MEDICARE.

Important Medicare Enrollment Dates:

Nov 15—Open Enrollment Begins

Enroll as soon as possible – the sooner the better – to avoid any inconvenience at the pharmacy counter in January.

Dec 31—Open Enrollment Ends

Jan 1—Coverage Begins

Source: U.S. Department of Health & Human Services

Are You Sitting Down? Medicare Premium to Remain Unchanged in 2009

For the first time in eight years, Medicare's monthly premium will remain unchanged for most of the program's 44 million beneficiaries. The Centers for Medicare and Medicaid Services (CMS) announced that the Part B premium will remain at its 2008 level of \$96.40 for 2009 for individuals earning \$85,000 or less or couples earning \$170,000 or less. The premium will go up for higher earners (see list below). The Part B deductible will remain at its 2008 level as well.

The monthly premium paid by beneficiaries enrolled in Medicare Part B covers a portion of the cost of physicians' services, outpatient hospital services, certain home health services, durable medical equipment, and other items.

This is only the sixth time since Medicare was created in 1965 that the Part B premium stayed the same for two consecutive years, said Richard Foster, Medicare's chief actuary.

Anticipating concerns, Foster, who has worked for the agency since the early 1970s, said "There is no political manipulation." The premium will hold steady in part because Medicare's reserves have increased, according to [a CMS statement](#). Foster said monthly rates are likely to go up in 2010 as health costs continue to rise.

AARP [warned in a statement](#) that "Lawmakers should not use today's announcement as an excuse to rest. The average 73-year-old in Medicare has seen his or her premium double since joining the program. Americans old and young continue to struggle with skyrocketing health-care costs." (For example, a [recent analysis](#) found that the average monthly premium for stand-alone Medicare prescription drug coverage will increase by 24 percent to \$37 next year.)

While the Part B premium and deductible will not rise, other Medicare deductibles and co-payments will. Here are all the new Medicare figures 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)

As directed by the 2003 Medicare law, higher-income beneficiaries will pay higher Part B premiums. About 5 percent of current Part B enrollees are expected to be subject to the higher premium amounts. Following are those amounts for 2009:

- 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.

Source: ElderLawNews



UPCOMING EVENTS ON CAMPUS & IN THE COMMUNITY

UK Celebrates November Caregivers Month with these FREE Events sponsored by Work-Life & Elder Care

- ***Life Happens: Putting Your House in Order to Leave a Legacy of Love*** November 5th Noon – 1p.m. Chandler Hospital, Rm. HG611 and November 6th Noon – 1p.m. in W.T. Young Library Gallery. Learn what you need to have in place so you are not leaving yourself or your family without care.
- ***How to Talk so Your Child's Teacher will Listen*** November 5th Noon – 1p.m. Good Samaritan, Main Conference Room B.
- ***New! Working Mothers Support Group*** November 6th Noon – 1p.m. in 220 Scovell Hall, Ste 2. Attend the first meeting of this new group.
- ***What Work-Life Care Do For You*** November 11th Noon – 1p.m. Good Samaritan, Main Conference Room B.
- ***Alzheimer's Disease: Best Practices and Progress Update*** November 12th 11:30 a.m. – 12:30 p.m. in CTW Building, Commons Room. Dr. Fredrick Schmitt of the Sanders-Brown Center on Aging will discuss current and future directions of treatments and preventions for this disease.
- ***CARE Group with special guest speaker Roberta Davis of the Sanders-Brown Center on Aging*** November 13th Room 322, CTW Building; and November 20th in Peterson Service Building, Room 379. Both meetings are from Noon – 1 p.m.
- ***Grandparents Raising Grandchildren*** presentation will be November 18th Noon – 1p.m. in 220 Scovell Hall, Ste 2.
- ***Best Kept Secrets of Elder Care Resources*** November 18th Noon -1p.m. Good Samaritan, Main Conference Room B.

- ***Successful Aging Seminar Series*** sponsored by Lexington Family Magazine. A series of free seminars offered quarterly all at Southern Hills United Methodist Church. The first session is ***Elder Care 101: What if Mom Can No Longer Live Independently?*** Guest speaker is Marie Smart with the UK Sanders-Brown Center on Aging. November 1, 2008 10 a.m. – Noon. For a complete schedule <http://www.lexingtonfamily.com> or call 223-1765.
- ***An Overview of Alzheimer's Disease*** sponsored by Alzheimer's Association in recognition of Alzheimer's Awareness Month is scheduled November 5th 6:30 – 7:30 p.m. at Joseph Beth Booksellers, Lexington Green. Guest speaker is Dr. Gregory Jicha, a neurologist from the UK Sanders-Brown Center on Aging. This program will provide an overview of Alzheimer's disease and describe current research. For more information call 1-800-272-3900.
- ***Elder Care Facilities Tour*** sponsored by Lexington Family Magazine is November 2, 1:30-5 p.m. Participating elder care facilities in Central Kentucky will host free, open houses. The November issue of Lexington Family Magazine will include a map and directions of all participating facilities. Visit www.lexingtonfamily.com for more information or call 223-1765.
- ***Communicating Effectively with Healthcare Professionals*** is a FREE Telecast for Family Caregivers sponsored by the National Family Caregivers Association. This is a two part series November 6 & 13 2 – 3 p.m. eastern standard time. To register go to www.thefamilycaregiver.org or call 1-800-896-3650.

- **Family Caregiver Training** is November 14 9 a.m. – 3 p.m. at the Madison County Extension Education Center in Richmond, KY. 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 and deadline is November 7th. Call 1-800-272-3900.



CAREGIVER SURVIVAL GUIDE

Caregiving 101

A family member has just been diagnosed with an illness that will eventually require round-the-clock care. Of course you want to be the one giving that care. This decision is usually made without hesitation; of course we want to be our loved one's caregiver. Who else could take better care of them? However, when the reality of your decision sinks in, your head will be swimming with uncertainty, anxiety, and maybe even fear. Certainly you will have many questions. Welcome to Caregiving 101, a primer for first-time caregivers.

First of all, arm yourself with knowledge. An old maxim states that "Knowledge is power," and it's true. Knowledge will empower you to take the best care of your loved one and yourself. Learn all that you can about your loved one's condition, illness or disease. There are local branches of national organizations like the Alzheimer's Association and the Cancer Society all over the country. Use them as a tool to find out all about your loved one's present condition and what the future may hold for both of you.

Another reason to learn is to take better care of your loved one. You may educate yourself through health care manuals, books and videos. The Internet is also a good source of information, but navigate carefully through that material because not all of it is valid. Also, ask lots of questions of your health care professionals. They are the best people to show you proper techniques like transferring, lifting and bathing. When you learn all that you can, you will be more confident in your caregiving abilities.

Caregiving can be an isolating experience, so it's helpful to talk to others who are, or have been, in your shoes. You will feel that you are a part of a growing community of caregivers. You may also learn about options and community resources that you were not aware of from other caregivers. These people can also help with difficult decisions concerning your loved one. Determining your responsibilities will probably be one of the first things you struggle with, so talk to others who've been there before. You must remember to take regular breaks from your caregiving responsibilities. You can't be good to someone else if you're not good to yourself. Use your relatives. They can help in several ways—financially, socially, and as respite support. If relatives are unavailable or do not exist, try community services like a volunteer group at your local church. Try and follow these guidelines for caregiving breaks: take half-an-hour

a day to practice yoga, meditation, needlepoint, reading, etc.; spend a couple of hours a week away from the house at the mall, coffeehouse, library, etc.; monthly you should have an evening out with friends, go to a play or concert, etc.; on a yearly basis you should go on a well-planned (and well-deserved) vacation. These guidelines will help in avoiding “caregiver burnout.”

Your community most likely has organizations about which you never gave a second thought until now. These may include, but are not limited to, Meals on Wheels, day care centers, and home care agencies. Your local medical supply store may have gadgets and devices to enhance your loved one’s abilities, at the same time making your life a little easier. You might also inquire about local, state or federal programs that might provide financial aid for you and your loved one. As needs increase, so do costs. Understanding which programs can help and what you can afford, will allow you to plan for the future.

One way to deal with the emotional roller coaster you may experience is to get your feelings down on paper. Some journal entries might address the following subjects: How do you feel now? What are your fears and/or concerns? What outcomes would you like? What losses have you noticed so far? What changes have given you comfort? Journaling is a healthy way to put your feelings “out there” and to possibly alleviate some of the anger, frustration and helplessness you may be feeling.

Caregiving need not be a lonely and emotionally debilitating experience. According to the latest statistics on caregiving for the National Family Caregivers Association, nearly half of the U. S. population has a chronic condition. From that number 41 million are limited in their daily activities while 12 million are unable to live independently or even leave the house. One can deduce from these numbers that there are millions of family caregivers out there. So keep in mind that you are not alone, and best of luck to you and your loved one.

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