

ACCESS

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Pages 4 & 5



Your Link To Community Resources

Vol. 12, No.4

A Publication of The Area Agency on Aging 1-B

Winter 2010/11

Serving the counties of Livingston, Macomb, Monroe, Oakland, St. Clair and Washtenaw

Innovations Help Seniors Live and Heal Comfortably and Safely



The Medilodge Facility in Milford features many amenities designed to help residents feel at home.

A rising population of older adults is driving innovative approaches in the field of senior wellness here in metro Detroit and around the country. Businesses are honing in on what this growing population of seniors needs and wants, especially as it relates to healthcare.

Instead of a traditional, institutional-style nursing home facility, imagine a home where residents can choose when they plan to wake up, what they prefer to eat and when they plan to have their meals. They can select what color the private bedroom should be painted or fix a snack for visiting family and friends in an open kitchen area.

This welcoming place, designed to encourage socialization through features such as a large, open living room with an inviting hearth, is called a Green House® and is located at Presbyterian Villages of Michigan's Village of Redford. This Green House concept is taking shape in Michigan as well as all over the country, having been originally introduced by visionary baby boomer Dr. William H. Thomas, founder of Eden Alternative. His revolutionary approach to the nursing home experience provides a connected, engaging social environment to eliminate loneliness, boredom, and isolation; which can manifest when an individual loses their sense of empowerment.

continued on page 2

Medicare Changes Add More Preventive Benefits and Start to Shrink the Doughnut Hole

In 2010, seniors began to see the effect of the Healthcare Reform Bill on their Medicare plans. The Patient Protection and Affordable Care Act, which became law on March 22, 2010, changes Medicare coverage and costs in three key ways:

- 1) It reduces government subsidies paid to Medicare Advantage providers,
- 2) It gives access to more preventative benefits and tests, and
- 3) It begins to slowly shrink the "doughnut hole" coverage gap in prescription coverage.

Medicare Advantage Changes

The changes to Medicare Advantage plans seem to have caused the most confusion and concern for recipients. "In the past, the government has reimbursed companies more per person for Medicare Advantage plans," explained Jennifer Houghton, access and benefits supervisor for the Area Agency on Aging 1-B (AAA 1-B). "That subsidy is going to be reduced over the next few years, beginning in 2011. This has led to some concern that Medicare Advantage Plans would be phased out. Although some specific plans may end up being discontinued, I believe most companies will continue to offer advantage plans."

Because of the subsidy reduction, it's likely that if you have an advantage plan, you are more likely to see bigger changes this year than you have in the past. "These changes won't necessarily be negative," said Houghton. "It depends on your individual situation and needs. It's best just to remember to be a good consumer and consider the changes objectively and carefully. Shop around and compare your plan to other offerings to make sure it's still the best choice in terms of coverage, price, deductibles and out-of-pocket costs."

continued on page 2



Inside This Issue

Ask the Expert	3
Journeying Through Grief	4
Cards Help Bring Holidays to Seniors In Need	7
Power Up Your Brain	8

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Innovations Help Seniors

continued from page 1

This person-centered concept is weaving its way into other areas of healthcare as well. MediLodge of Milford, nestled in the woods, is not your typical rehabilitation center. It's a healing environment that offers all you've come to expect from a short-term rehabilitation facility, combined with a holistic wellness program and more. The MediLodge difference is in the details. Five-star amenities are customized to include meals prepared by a gourmet chef, specialty bathing suites, 24-hour room service, wireless internet, entertainment, and a JavaLodge, where you can relax and enjoy the company of family and friends. Lodgers can rejuvenate with an on-site visit to the RevitaLodge, a full service spa and salon that includes amenities such as facials and 12 forms of healing massage. While many of the direct costs of care and rehabilitation at Medilodge will be covered by Medicare, just as they would be at a more traditional facility, some of the extras, like the spa services, etc. may not be covered.

On the homecare front, there are many new gadgets and services, some hitting the market and others in the works. Zigbee technology has partnered with AT&T to develop advancements that make it even easier to receive follow-up care from your doctor without

leaving your front door. They're currently testing a wide range of personal, "telehealth" devices that can remotely transmit vital signs to your healthcare professional. There's a smart scale to relay your weight, which is a good indicator of how your recovery is progressing. A wireless, battery-powered pulse-oximeter is used to measure your breathing and oxygen levels. And if balance is an issue, Smart Slippers can identify when you are experiencing problems that could lead to a fall.

The devices are linked remotely to your healthcare provider's office. Once your physician analyzes the data, you are contacted with any changes to your treatment plan. These advancements are still in the trial stages.

Already on the market, Guardian Medical Monitoring's Virtually There Care video system lets families check in with loved ones remotely and monitor care day or night, using any browser, iPhone or IP assisted phone or device. Five family members or friends can utilize the system from their locations simultaneously, making it possible for more than one person to monitor care. For more information, call 888-349-2400 or visit online at www.guardianmedicalmonitoring.com.

Other technological advances are benefiting those with Alzheimer's

disease. A common fear with Alzheimer's is wandering or becoming lost. EmSeeQ addresses this concern using a small wireless device worn on the wrist. It looks like a watch and tracks the wearer's movements through the existing cellular network. Subscribers can activate the unit 24/7. When activated, the device will place a call to 911, request assistance and relay your loved one's location. In addition, emergency responders are provided with critical information so no time is wasted. And one of the key features is that EmSeeQ has the capability to locate within areas where GPS has proven to be ineffective. For more information, visit their website at www.emfinders.com.

Another similar innovation is the Alzheimer's Association Comfort Zone™, powered by Omnilink. It's the first comprehensive location management system designed specifically for individuals with Alzheimer's disease and their caregivers.

Depending upon the stage of the disease, subscribers can choose from a car-mounted mechanism or a wearable device, approximately the size of a cell phone, which can be slipped into a pocket or purse.

Family has the option to observe from their own computer or use the 24/7 monitoring center that has access to vital health records. Wandering incident emergency assistance is available.

The device alerts every 15 to 30 minutes when a loved one has traveled in or out of a zone. The "Find me" feature locates a person within two minutes, while the "Follow me" option delivers updates at intervals of your choice (every two minutes up to every hour). Alerts can be delivered by text message or e-mail to indicate when a loved one enters their home or leaves a predetermined safety zone. Comfort Zone packages begin at \$42.99/month with a \$45 activation fee. Visit www.alz.org/comfortzone or call 877-259-4850 for more information.

Medicare Changes

continued from page 1

There are also changes to the enrollment periods for Medicare Advantage. Typically a person can enroll during two separate enrollment periods: during the Part D enrollment period from November 15 through December 31, and during the Medicare Advantage enrollment period from January 1 through March 31. The Medicare Advantage enrollment period has been eliminated and the Part D enrollment period will be your only chance to enroll in an advantage plan. A Medicare Advantage Disenrollment Period, which allows beneficiaries to switch from an advantage plan to original Medicare and Part D, will also be offered in 2011, from January 1 through February 14.

More Access to Preventive Benefits

Medicare is also eliminating cost sharing for its preventive benefits. Medicare will now pay for preventive benefits at 100 percent. Additionally, Medicare recipients will now be entitled to an annual wellness visit instead of the one-time, "Welcome to Medicare" exam.

The Shrinking Doughnut Hole

In the past, recipients with Medicare Part D prescription coverage have fallen into the "doughnut hole," also called the Coverage Gap, after a person's total drug costs through the Part D plan reach a certain amount. (In 2010, people entered the doughnut hole after \$2,830). Recipients paid for their medications out of pocket until they reached a certain threshold, when

coverage would kick back in. (In 2010, recipients had to have total drug costs of \$6,440 in order to get out of the doughnut hole.) The doughnut hole will begin to slowly shrink each year until it disappears completely in 2020. It began in 2010, when recipients who reached the doughnut hole were mailed a one-time payment of \$250. In 2011, recipients who reach the doughnut hole will receive a 50 percent discount on brand name drugs and a 7 percent discount on generic drugs. "Although recipients will receive the drugs at the discounted price, Medicare will count the full price of the medication toward their total prescription spending," said Houghton. "This means that people will spend a lot less money and, hopefully, get out of the doughnut hole a lot sooner."

Getting Help with Choices

If you have questions about your choices or about the changes, the AAA 1-B's Medicare and Medicaid Assistance Program offers one-on-one assistance with Medicare choices. "We have trained counselors and volunteers on staff that can help with your questions over the phone," said Houghton. The agency will also be offering a number of Medicare Part D Assistance Days at different locations throughout the six counties that it serves during the Part D open enrollment period, which runs from November 15 through December 31. To find an event near you, visit www.aaa1b.com or call the Medicare and Medicaid Assistance Program at 800-803-7174.

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