

**FROM THE DIRECTOR
THINGS YOU SHOULD KNOW ABOUT
YOUR HEALTH INSURANCE**

Reading about insurance is boring. Especially if you are well and the information doesn't apply to you – now. But being ignorant about your insurance coverage (or lack of coverage) can leave you with a big financial surprise. So here's a little bit of Medicare information you should be aware of...

- In the event that you go to the Emergency Room and are told you are staying overnight (or a couple of nights) for "observation" – CONSUMER BEWARE!

Don't assume that just because you are not being sent home, means that you have been "admitted" to the hospital. Medicare defines "observation" as an "outpatient" service. It is not the same thing as being "admitted". What's the difference? **The amount of money you pay out of your pocket.**

When you are staying in the hospital for "observation" it is usually for 24 hours. However, in some instances, it can be for 48 hours, and in rare cases, it can be for up to 72 hours. Your Medicare insurance does not pay for your medications that you take by mouth while you are an "outpatient". So, although you may be staying in the hospital, don't assume your medications are covered. ASK!

If you think you'll just have a friend or family member go to your home and bring your medicines to you while in "observation" – think again. Each hospital has the right to establish its own policy. Some hospitals may let you bring medicine from home other hospitals may not allow patients to bring in the medications from home.

So how do you get your medicines? You pay for it—out of your own pocket – from the hospital.

So the moral of the story is this... The next time you find yourself in the hospital, ask if you have

been "admitted" or if you are staying for "observation". It may sound like a harmless detail, but it's not. It could be a costly surprise depending on how many medications you take.

Sincerely,
Sue Daugherty
Director



Pick A Pack Of Peppers – Garden Gate Magazine

Starting the seeds of flowers or veggies indoors in early spring is a great way to get a

lot of plants for not much money. Before you know it, they're large enough to pot up and begin to harden them off outdoors.

Here's a tip to make moving the seedlings a lot easier. Slide the pots into cardboard four- or six-pack bottle holders. The holders have handles, so they're easy to carry, either to move the seedlings or to share them with friends. And the holders keep the pots from tipping over as they do if they're just set in a tray.

"The hurrier I go, the behinder I get "
– old German saying

THREE PUBLIC FORUMS TO ADDRESS THREE AGING ISSUES

1 - UNDERSTANDING MEDICAID AND LONG TERM CARE: Who's Going to Pay & Why .

Thursday, June 18th

10 am – 12 pm

Erie County Office Building, 3rd Floor

247 Columbus Avenue, Sandusky.

Seating is limited to 60 seats.

To justify the time of the professionals speaking, an audience of 25 or more is required. Please

THE ELDER GAZETTE

Issue #89

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June 2009

RSVP June 16th 10 am by calling Serving Our Seniors at 419-624-1856 or 800-564-1856.

This forum will have a panel of speakers: Valerie Rimboch, Medicaid Caseworker, Erie Co. Dept. of Job & Family Services; Ben Lindsley, Long Term Care Insurance Agent; Michael Brumbaugh, Attorney & Counselor At Law

2 - UNDERSTANDING YOUR VERY IMPORTANT PAPERS AND HOW TO EXECUTE THEIR POWERS: A FORUM ABOUT ADVANCED DIRECTIVES.

Thursday, June 25th

1:30 pm – 3:30 pm

**Erie County Office Building, 3rd Floor
247 Columbus Avenue, Sandusky.**

Seating is limited to 60 seats.

To justify the time of the professionals speaking, an audience of 25 or more is required. Please

RSVP June 16th 10 am by calling Serving Our Seniors at 419-624-1856 or 800-564-1856.

This forum will discuss all the things few people want to think about. What if you become terminally ill, seriously injured/brain damaged? Are you prepared? Will my doctors know whether or not I want heroic measures to keep me alive? What are heroic measures? What is meant by a "Do Not Resuscitate" Vs "Do Not Resuscitate-Comfort Care Only". What does a Living Will do for me and how is it different from a Last Will & Testament? What good is a Financial Power of Attorney and how it differs from a Durable Power of Attorney for Health Care? How much power does it give to the person I select to be my Power of Attorney? Can this power be revoked? These are just some of the questions that will get answered at this public forum.

3 - Making Ends Meet: WHAT YOU SHOULD KNOW BEFORE YOU RETIRE

NOTE THE DIFFERENT LOCATION!!!

Thursday, July 9

5:30 pm – 7:30 pm

**Erie County Service Center, 3rd Floor
Commissioner's Chambers –**

2900 Columbus Avenue Sandusky

Seating is limited to 40 seats, 25 or more reservations required.

Please RSVP by July 9 at 10 am by calling Serving Our Seniors at 419-624-1856 or 800-564-1856.

This forum will answer your questions about projecting your income for retirement, understanding the sources of revenue in retirement, what to consider before you make the decision to retire, understanding the cost of health care under the Medicare system.

Panelists will be Steve Furey, Financial Planner, Edward Jones; Steve Hafner, Financial Planner with Citizens Wealth Management; Dan Cummings, Cummings Mortgage; Tom Finton, Social Security Administration, Field Representative; Barb Roth, Firelands Regional Medical Center.

FREE

Bedside commode

You will need to buy new bucket. 419-433-5363

TIPS:

HIPPA FORMS are needed just about anywhere these days. Make sure you add "This person has access to Any and all information". This will ensure that you will be told all that's going on with your loved one, and not just what the doctor wants you to hear.

**ARE YOU LOOKING FOR A JOB,
BUT DON'T HAVE A PHONE NUMBER TO LEAVE
YOUR PROSPECTIVE EMPLOYER?
NOW THERE IS AN ANSWER**

Recipients of the new service through the Ohio Benefit Bank can receive voice mail messages from prospective employers, health care providers, and others through any phone, at any time. You get a unique local phone number that can be given to those who will leave messages, and you can access the messages with any telephone or over the Internet (anyone with a library card can use the computers at the library).

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The Ohio Benefit Bank has counselors at
Serving Our Seniors (for those over 60)

310 E Boalt, Sandusky

419-624-1856

Volunteers of America

1843 Superior St, Sandusky

419-626-6505

The United Way of Erie County

416 Columbus Ave, Sandusky

419-625-4672

AFTER SHINGLES PAIN CHECKLIST

From AfterShingles.com

Everyone's pain is different, but there are some common descriptions for postherpetic neuralgia (PHN) that some people experience after a case of Shingles. It is important that your healthcare professional has a complete picture of your PHN pain to help decide the best customized treatment plan for you. Below is a pain checklist which includes words that have been used to describe PHN. Check the description(s) that identify what your pain feels like, and take it with you to the doctor.

Hot Sharp Deep
 Itchy Cold Dull
 Intense Unpleasant sensation
 Surface pain Hypersensitive
 Other

How long does your pain last? _____

What makes it worse? _____

Is there anything that makes it better? _____

Because there is no current cure for PHN, your treatment goal will be to effectively manage your pain. First look at the cartoon faces (The Wong-Baker FACES Pain Rating Scale). Note the face or description that matches your pain, and write the corresponding number on your calendar. Take your

calendar and the picture of the faces with you to the doctors.



PATCHWORK OF HOPE NETWORK

www.aftershingles.com/patchwork-of-hope-network.aspx

The Patchwork of Hope Network is a developing community of men and women who are affected by PHN, or After Shingles Pain, and are coming together to express their personal pain story through art and friendship. You can create your own virtual quilt square online, and a pharmaceutical company will donate \$5 to the Visiting Nurse Associations of America to support shingles and PHN education.

SENIORS NEEDED FOR TALENT SHOW AT ERIE COUNTY FAIR

On August 14, 2009, the Senior Fest at the Erie County Fair will hold a talent show by area seniors. **WE NEED YOU!!!** There will be a \$100 prize. Call Serving Our Seniors for more info. 800-564-1856

TIPS

POWER OF ATTORNEY: If you are made Power of Attorney for a loved one, make sure the main body of the letter includes "This POA survives my Mental Capacity", so you still have power if the person becomes incompetent.

POA FOR FINANCES: Do not put your name on the person's account for whom you are the Power of Attorney for Finances. If you are in an accident or sued, the person suing can also get 1/2 of the person's account that has your name on it.

NEEDED – ONE RECLINER

A Senior citizen has had a shoulder operation, and will be in a brace for 11 months. She needs a recliner to sleep in during her convalescence. The client cannot afford to buy a chair. If you have one

available, please call Serving Our Seniors at 1-800-564-1856 or 419-624-1856.


Aging Connection News for Aging Network Professionals February 2009

SOCIAL SECURITY BEGINS TAKING ONLINE APPLICATIONS

A new service launched by the Social Security Administration allows people to [apply online](#) in as little as 15 minutes for retirement benefits. While in the past people had to mail in or deliver paper documents with signatures or copies of birth certificates, the new system has no paper forms to sign and usually requires no additional documents. Those with more complicated questions can still call the agency or visit an office. The move to online applications is part of the agency's strategy to deal with the coming eligibility of 80 million baby boomers.

WHAT SAFETY MEANS TODAY FOR GRANDPARENTS WHO CARE FOR CHILDREN – Rudi Ruiz, Sandusky Fire Dept

After returning from the *Fire and Life Safety Educators Conference* in Colorado, I found that there may be a need for discussing today's trends in safety to grandparents who are caring for young children (I am reminded of when I was a child my mother's right arm was my restraint device while she was driving and I was sitting on the passenger's side).

There are 5.8 million grandparents living with grandchildren and 2.4 million children living in homes maintained by their grandparents. 20% of those grandparents are over the age of 65. With so many involved in childcare here are a few reminders on what dangers children may face today.

The National Center for Health Statistics and the Center for Disease Control has determined that the leading causes of unintentional injury and

fatalities include: suffocation, motor vehicle incidents, drowning, fires/burns, poisoning, and falls.

Tummy sleeping, bundling up babies and co-sleeping (adults or siblings sleeping with infants) should be avoided. Limit blankets, pillows and bedding to reduce the chances of suffocation. The biggest challenge is the use of car seats. Some grandparents are unfamiliar with the use of car seats, their installation and determining when children no longer need them. Ask your local fire department or law enforcement agency for assistance.

Giving syrup of Ipecac was the norm for children who had swallowed poisons but now it is no longer recommended. You are better off notifying poison control through your local hospital.

The Sandusky Fire Department would like to help by providing informative sessions that address these (and other issues) and provide suggestions to help create a safe environment for grandparents and the children they provide care for. **Look for dates on these and other safety events in the coming months in this publication and your local newspaper.**

STATE OF OHIO
DEPARTMENT OF
INSURANCE
COMMUNICATIONS
OFFICE

Monday, April 20, 2009

WHAT YOU NEED TO KNOW ABOUT INSURANCE BEFORE REACHING THE CAR RENTAL COUNTER

COLUMBUS — According to research by the National Association of Insurance Commissioners (NAIC), a large percentage of Ohioans are confused about whether to buy insurance when renting a car. In fact, many people purchase insurance at the rental counter without knowing whether their existing auto policies or credit card benefits already cover their needs.

"As travel increases around the spring and summer driving seasons, the Department encourages consumers to investigate whether their existing auto insurance provides sufficient protection for car rental," said Mary Jo Hudson, Director of the Ohio Department of Insurance. "When renting a

car, many consumers purchase unnecessary insurance and end up wasting money. Meanwhile, other drivers inadvertently underinsure their rental car, placing themselves at risk."

Prior to renting a car, the Department recommends that renters:

- Ask your insurance agent: Are there any situations in which my existing auto policy would not cover a rental car?
- Ask your credit card company: What are the limitations on rental car coverage?
- Review your auto insurance policy or call your insurance agent before you reach the rental car counter.

Other Suggestions:

- If your current policy doesn't offer coverage for a rental car, see if an insurance rider can be added for a small fee.
- Many credit cards include some level of collision and theft protection. In most cases, these benefits are secondary to your personal auto insurance or the car rental company's insurance, meaning the credit card company will only pay claims after other insurance coverage has been exhausted. The Department recommends you call your credit card company and ask about benefits.
- If you lack personal auto insurance and your credit card does not provide benefits, it might be wise to purchase the liability insurance and collision damage waiver at the car rental counter.
- Keep in mind that if it is a longer-term rental (e.g., a week, a month or more), there might be limitations on the coverage your existing auto insurance policy provides. Check with your insurance company or agent for details.
- If you don't own a car, you might want to consider purchasing a non-owner auto insurance policy, because it provides benefits in addition to coverage for a rental car.
- When traveling on business, a personal auto policy will generally not apply, so check with your employer for guidance.
- Know that you are not alone if you find car rental insurance confusing. If you are unclear about the car rental insurance options, or are concerned that a rental company is misrepresenting information,

check with your state insurance department. The Department's Auto Insurance On-Line Toolkit, available at www.insurance.ohio.gov, provides guidance on auto insurance needs for different life stages, information on state minimum requirements and a list of frequently asked questions about auto insurance. There are also links to the Bureau of Motor Vehicles and National Association of Insurance Commissioners' (NAIC) web site.

Consumers with questions about insurance can call the Ohio Department of Insurance at 1-800-686-1526. Consumer tips on auto insurance can also be found at the Department's web site, www.insurance.ohio.gov.

TIP

You won't be behind the times for long if you remember to tape extra batteries to the back of your wall clock! When the clock stops and it's time to replace the batteries, they'll be readily at hand.

TIP: CODE YOUR KEYS

Are you always groping around to find the right key when you get home in the dark? Just wrap some tape around the top of your house key, and you'll be able to feel for the right key when it is too dark to see. Or if you have several similar-looking keys that you can't tell apart, color-code them with different-colored tape.

Seen on a marquee outside the Clinton Correctional Facility, a maximum security prison in Dannemora, New York:

"The Dannemora fire department reminds you it's fire prevention week. Practice your escape plan."

WHAT DO YOU KNOW ABOUT BIRDS?

Test your wings			
All birds have feathers	Yes	No	
All birds can fly	Yes	No	

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The fastest birds can fly	40 mph	60 mph	100 mph
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Answers:

All birds have feathers. No other animals have them. Not all birds can fly. Penguins and ostriches have wings, but are earthbound. The fastest birds can fly over 100 miles per hour.

WHY MEN GET BLACK EYES

While watching a program about fashion models, my friend turned to her husband and said, "I would love to have a body like that!"

"Why", he asked, "You'd only stretch it out"

FOR THOSE OF YOU WITH COMPUTERS

David Gould, lecturer at The University of Iowa began [The Legacy Letters Project](http://www.legacyletterproject.com/legacy.html) to spark a conversation among his undergraduate students and senior citizens. Learn about this interesting project at:

<http://www.legacyletterproject.com/legacy.html>

PUBLIC FORUM EXPLAINS PROGRAMS THAT INSULATE HOMES, GIVE REBATES, UTILITY SUBSIDIES, AND OTHER DISCOUNTS

June 25th

10 am – 12:00 noon

Erie County Office Building (downtown)
247 Columbus Avenue – Sandusky

Serving Our Seniors is hosting a public forum to explain who should apply for programs that insulate homes free of charge, give rebates on energy efficient upgrades, programs that replace old appliances for low income households, and programs that help to pay some of the utility costs associated with electric and natural gas (not propane nor fuel oil).

If you can't afford your utilities 12 months a year and your household income is 0.00 to \$20,800.00 for a household of 1; \$28,000.00 for a household of

2 -- you should attend! **Seating is limited to the first 60 people who RSVP. Please call Serving Our Seniors at 419-624-1856 or 800-564-1856.**

WORKSHOPS FOR PROFESSIONALS & NON-PROFESSIONALS & CAREGIVERS

Serving Our Seniors, the Alzheimer's Association, NW Ohio Chapter, with the support of the Area Office on Aging Caregiver Support Program, would like to invite you to attend the upcoming workshops. Mark your calendar NOW so you are sure to attend. **Cost for social workers and nurses if they would like ceu's is \$45.00.** Non-professionals/family who are not seeking continuing education credit can **attend for free.**

1. IS HE SAFE? LIVING ALONE, DRIVING, AND OTHER ISSUES WITH DEMENTIA.

August 27th

9am – 3pm

Erie County Office Building

247 Columbus Avenue, Sandusky

3rd Floor

Registration begins at 8:30 am. (downtown)

SPEAKERS

Rick Backs, PhD – Faculty member of Central Michigan University, whose research is an area he defines as the psychophysiology of attention in human performance. He has a special interest in how aging affects the psychophysiology of attention, especially during driving.

Mr. Ball is a partner in the law firm of Browning, Meyer & Ball Co., L.P.A., and practices out of the firm's Sandusky, Ohio office. Mr. Ball's areas of practice include estate planning, Medicaid and elder law, probate and estate administrations, guardianship, adoptions, and litigation involving probate matters. He is a member of the Erie County Bar Association and the Ohio Bar Association (Trust and Probate Law Section), and the National Association Of Elder Law Attorneys.

2. MAINTAINING A HEALTHY BRAIN INTO THE LATER YEARS

October 29th

(Watch your local newspaper or the next Elder Gazette for more details on time and place)

Research suggests that there are things we can do now to maintain a healthy brain. Is it blueberries and Sudoku? This will be an interesting and informative program that explores methods researchers and everyday people are engaging in to keep healthy brain vitality into later years.

YELLOW CARS LESS LIKELY TO BE HIT:

Researchers at the University of Granada (Spain) examined the records of 57,472 traffic accidents between 1993-1999. They found that yellow and white cars were approximately 4% less likely to be hit by other cars; black cars were most likely to be hit. Light colored cars gave further protection in poor weather conditions such as fog and rain.



TRANSDERMAL DRUG PATCHES MAY BURN DURING MRI

NEUROSCIENCE FOR KIDS

<http://faculty.washington.edu/chudler/mrib.html>

March 23, 2009

Earlier this month, the U.S. Food and Drug Administration issued a public health advisory to warn people that transdermal drug patches with metallic backings may cause burns during a magnetic resonance imaging (MRI) scan. Transdermal drug patches release medicine through the skin. However, the backing of these patches has aluminum or other metals that can overheat during a scan and burn the skin. The patches should be removed before a scan to reduce the risk of burning the skin.

The FDA recommends that patients who use medicated patches and will be having an MRI scan to:

- Tell your doctor that you are using a patch and why you are using it.
- Ask your doctor how to remove and dispose of the patch and how to replace it after the MRI.
- Tell the people at the MRI facility that you are using a patch. The best time to do this is when you make an appointment and when a health history is taken when you arrive for the MRI scan.

The FDA is working to identify the drug patches with metal backing. Some of the ones that pose a potential problem are:

- Catapres TTS (Clonidine)
- Neupro (Rotigotine)
- Lidopel (Lidocaine HCl and epinephrine)
- Synera (Lidocaine/Tetracaine)
- Transderm-Scop (Scopolamine)
- Prostep (Nicotine transdermal system)
- Habitrol (Nicotine transdermal system)
- Nicotrol TD (Nicotine transdermal system)
- Androderm (Testosterone transdermal system)
- Fentanyl (Fentanyl)
- Salonpas Power Plus (Methyl Salicylate/Menthol)

HEALTH TIP OF THE WEEK

This week, in Marci . . .

Volume 8, Issue 11: Week of March 16, 2009

If you are having major surgery (or questioning whether surgery is the only or best option), have trouble talking to your doctor, are not seeing improvement in your condition or are diagnosed with a life-threatening disease, you might want to get a second opinion. In some cases, [insurance](#) companies require a second opinion before you get treatment. Here are some tips for getting started:

- **Get a recommendation from your doctor and/or friends you trust:** Don't feel bad about hurting your doctor's feelings. Just tell him or her you want to get as much information about your condition and options as possible. If you feel uncomfortable asking your doctor, try asking friends for recommendations. You can also call university teaching [hospitals](#) or medical societies.
- **Check with your health insurance provider:** Call your insurance company to see if they will cover a second opinion and find out if there are any steps you or your primary care physician need to take before the visit will be covered.
- **Learn what you can and write down a list of questions to ask before you go to the doctor:** Start looking for more information at the library or on the Internet, and write down a list of your questions and concerns. Bring your list to your doctor then [write down his or her answers](#).

HEALTH TIP: LIFTING SAFETY FOR CAREGIVERS
(HealthDay News) -- If you are caring for an ill or injured loved one, you could be at risk for serious injury yourself if your daily routine includes a lot of heavy lifting. When lifting a person or heavy object:

- Keep your head and neck in line with your spine.
- Don't force your spine into awkward positions, and avoid bending at the waist.
- Don't twist yourself when lifting or carrying.
- Hold the loved one or object close to your body.
- Don't stand with your feet too close together. Keep them about the width of your shoulders apart.
- Lift with your legs, not your back.
- If the person or object is too heavy to lift, ask someone else for help. -- Diana Kohnle/WebMD

[I found this while looking for a tribute for the Fourth of July. I thought it was fitting, even though it was for Memorial Day-Pat]

TRUE ACCOUNT WRITTEN BY ARMY CAPTAIN

JOHN RASMUSSEN

It was raining "cats and dogs" and I was late for physical training.

Traffic was backed up at Fort Campbell, Ky., and was moving way too slowly.

I was probably going to be late and I was growing more and more impatient.

The pace slowed almost to a standstill as I passed Memorial Grove, the site built to honor the soldiers who died in the Gander airplane crash, the worst redeployment accident in the history of the 101st Airborne Division (Air Assault).



Because it was close to Memorial Day, a small American flag had been placed in the ground next to each soldier's memorial plaque.

My concern at the time, however, was getting past the bottleneck, getting out of the rain and getting to PT on time.

All of a sudden, infuriatingly, just as the traffic was getting started again, the car in front of me stopped. A soldier, a private of course, jumped out in the pouring rain and ran over toward the grave.

I couldn't believe it! This knucklehead was holding up everyone for who knows what kind of prank. Horns were honking. I couldn't wait to see the butt-chewing that he was going to get for making me late. He was getting soaked to the skin. His BDUs were plastered to his frame. I watched-as he ran up to one of the memorial plaques, picked up the small American flag that had fallen to the ground in the

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wind and the rain,
and set it upright again.

Then, slowly, he came to attention, saluted, ran
back to his car, and drove off.
I'll never forget that incident. That soldier, whose
name I will never know,
taught me more about duty, honor, and respect
than a hundred books or a thousand lectures.

That simple salute -- that single act of honoring his
fallen brother and his flag --
encapsulated all the Army values in one gesture
for me. It said, "I will never forget.
I will keep the faith. I will finish the mission. I am
an American soldier."

I thank God for examples like that.
And on this Memorial Day,
I will remember all those who paid the ultimate
price for my freedom, and one private, soaked to
the skin, who honored them.