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"HELPING YOU HELP YOUR LOVED ONES"

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## ELIGIBILITY CHANGES IN WAIVER PROGRAMS

When the Affordable Care Act went into effect in MA some parts of the law were not put into place. As a result of not putting some changes into effect at the time, Mass Health has decided to implement the changes and review financial applications going back to January 2014. Anyone on a waiver program between January 1, 2014 through December 31, 2016 will get a letter notifying them they need to complete a new application.

In MA when someone was on a waiver program such as Frail Elder Program and married; the spouses income was not looked at as part of the application. Now the spouse's income must be included in the application. If the healthy spouse has more than \$120,000 in assets (house not counted) the spouse requiring

care may go off services unless money over that amount is put into annuities or other allowable vehicles.

If anyone receives a letter that they need to complete a new application and they are married, it is important to contact your Elder Law Attorney to review all finances. If you do not have an Elder Law Attorney then contact us and we will recommend someone for you to meet with to discuss the application.

Anyone who has completed an application prior to January 1, 2014 and is on the waiver program is not part of this review.

Mass Health is tightening up using annuities and looking for ways to be paid back for money paid for services. On all annuities the senior could name a child/spouse/grandchild or anyone

else as beneficiary of their annuity. If the senior died and there was money in the annuity, the beneficiary would receive a death benefit. Now Mass Health wants to be named as the beneficiary. Most annuities are for a minimum of five years. If someone is over 90 years of age it is quite difficult or impossible to get an annuity because they have outlived the actuary tables.

Pooled trusts is another way to protect assets and a proposal is to allow pooled trusts for anyone less than 65 years of age.

These are some of the changes, National Elder Law Attorney's (NAELA) is putting together with legislative bills to reverse some of the proposals or changes.

## ABOUT US

**ElderCare Resource Services** is a certified aging care management company co-owned by Linda Sullivan RN, CMC, and Debbie Gitner LCSW, C-SWCM. Our unique Nurse/Social Worker team is able to provide both psychosocial and medical consultation to our clients. Linda and Debbie work together on each case. Families can consult with either of us. We are strong advocates for our clients giving them information to make them better consumers; getting their relative the best care. Together we are able to assist our clients and their families with information on Community Services, Home Care, Assisted Living, and Nursing Homes. Linda and Debbie have over 35 years working with the geriatric population. Now is the time to plan for the future. Call us if you have a question about our services. We'll be happy to chat. Look for our monthly column in the Metro West News '[Senior Questions and Answers](#)'

## PAIN

For many seniors pain is part of their daily routine. How each person deals with it is different. Some require pain medication on a daily basis, however as time goes on more medications are often needed. Side effects of pain medications can be constipation.

Physical Therapy should be part of pain management program. Exercise on a daily ba-

sis, as tolerated, should also be part of the program to decrease pain.

Look for patterns of when the pain occurs. Record all data on paper and use the notes as information to doctor's or information to look back to see what works and what does not work.

In many cities there are pain management centers that spe-

cialize in pain management. With a doctor's order an appointment can be made to talk with a specialist. They have the expertise and knowledge in different types of pain and how to manage that pain. The goal is to keep pain at bay to allow the senior to function throughout the day in the lifestyle they choose.



Certified Members:

**Aging Life Care Association**

## ALZHEIMER'S RESEARCH

There are a number of Alzheimer's research studies going on simultaneously. One study called Tomorrow Trial has 3,500 asymptomatic individuals. Some of the individuals have the risk of developing Alzheimer's because they have the gene. This trial explores if the anti-diabetes medications pioglitazone can prevent mild cognitive impairment. Initial studies show that "pioglitazone may decrease inflammation and beta-amyloid levels in the brain which improves blood flow to the brain and helps the brain's ability to use glucose to fuel nerve cells" according to the Alzheimer's Association.

The 5HT6 receptor is found on some brain cells and they can lock the ability of the brain to communicate between nerve cells or neurons. Our neuron to neuron communication allows all of us to think and function normally. One of the

transmitters is acetylcholine. When someone has Alzheimer's disease they have low levels of acetylcholine blocking 5HT6 receptor. Blocking acetylcholine can help nerve cells continue to communicate.

There is another study that targets 5HT6: Intepirdine. This drug blocks the receptor's ability to decrease acetylcholine levels. This study began in October 2015 and will be completed in October 2017. The data will be available to determine if intepirdine improved functioning abilities and thinking of people with dementia.

Another study is called The Alzheimer's Prevention Initiative or API study. This study focuses on people who have the gene mutation that causes Alzheimer's disease but have not presented with symptoms. The API is studying how crenezumab which is immune based therapy can be effective. The goal is that crenezumab can deliver antibodies

against the beta-amyloid.

Beta Amyloid levels are high when someone has Alzheimer's disease.

Beta Amyloid is a protein formed when a "protein fragment is clipped from its parent compound amyloid precursor protein (APP) by two enzymes—beta-secretase and gamma-secretase to form the beta-amyloid protein." according to the Alzheimer's Association.

The purpose of the study is to block beta amyloid from forming into plaques.

More research is needed to stop this disease. Healthy individuals and individuals with Alzheimer's are needed in these research programs. If anyone is interested in participating in a study please call: 617-868-6718 or visit: [http://www.alz.org/research/science/alzheimers\\_treatment\\_horizon.asp#participate](http://www.alz.org/research/science/alzheimers_treatment_horizon.asp#participate).

## FREQUENTLY ASKED QUESTIONS

**Q: My brother has decided he can manage our mother's finances better than I can. Now that he has access to all of the accounts he is calling me and questioning me on all my expenses. I am getting upset that he is questioning me and what I bought and why I bought it. Everything was bought for our mother and everything was what she needed. I am ready to let a third party manage the money as I fear I will go to war with him soon.**

**A:** Money can cause stress among siblings. Not everyone agrees what is a good purchase all of the time. Your idea of a third person to manage the finances is a good one. You could hire a money manager, ask an attorney to take on that role, go to the bank to see if they provide this service, and or talk with your accountant. In some families this is the best decision made.

**Q: My father is moving out of his house into an Assisted Living and I do not have the time to go through everything and sort out what should be kept and what should be thrown. Is there someone that can help us?**

**A:** Move Managers is a fairly new field. There are many people who are able to help make the move easy and seamless. They will go to the Assisted Living and get measurements of the living area. Then they will sit down with your father and you to decide what chair/couches/bed etc. is going. The move manager will draw up the location of each piece of furniture to make sure it fits. From the drawing changes can be made. On the day of the move the movers are just the heavy lifters. The move manager knows where everything is going in the living quarters. It

makes for an easier move for everyone. As far as the other items in the house the move manager can also assist with them. The items can be boxed and put in storage or some items may be able to be recycled or sold. The move manager can put order in what could be an unorganized chaotic situation.

**Q: What is a living Will?**

**A:** A living will is a personal directive (not legally binding in MA), in writing or orally (best in writing) about your personal wishes. Your wishes for treatment and care are written down and should be followed by your health care agent. Google "honoring choices in MA" and there is a wealth of information on the website to read and a personal directive that can be downloaded.