



ELDERCARE RESOURCE SERVICES



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"HELPING YOU HELP YOUR LOVED ONES"

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PRESCRIPTION HELP

As the year continues to pass, many seniors are taking advantage of their prescription plans. For some seniors it is still a financial hardship.

The Commonwealth of Massachusetts has a program called Prescription Advantage. This program will allow seniors to realize an additional reduced cost for their prescriptions.

To be eligible for this program a senior must be eligible for Medicare. If a senior's income is less than \$13,784 or a couple if married less than \$18,482, then full financial help is available. All generic medications would cost not more

than \$2.25 and brand names not more than \$5.60 per month based on a 30 day supply.

When a couple or a senior spending reaches the annual out-of-pocket spending limits, then this plan will cover 100% of all prescription co-payments for the rest of the year.

If a single or couples income is higher than those listed they may eligible for partial coverage.

If you believe your relative may be eligible for these services, call Prescription Advantage at 1-800-243-4636 for an application or to discuss your relative's situation.

DAY CARE CENTERS

Adult Day Care Centers are able to provide many services to seniors. It is a place with activities geared for the senior even those with memory loss or other medical needs. The word Adult Day Care Center turns seniors off. If you can look behind the word, day care centers provide structured activities that help keep the senior active. It also allows family members time for themselves. Providing 24/7 care is exhausting. Be sure to compare Day Care Centers looking at: the activities, hours of operation, cost, and staffing patterns. Tour more than once and make sure it meets your relative's needs.

ABOUT US

ElderCare Resource Services is a geriatric care management company co-owned by Linda Sullivan RN, and Debbie Gitner LCSW. Our unique Nurse/Social Worker team are able to provide both psychosocial and medical consultation to our clients. Linda and Debbie work together on each case; Linda is able to answer and explain the medical aspects and Debbie can assist with services. Clients can call either one of us as we always work as a team. We are strong advocates for our clients giving them information to make them better consumers; getting their relative the best care possible. Together we are able to assist our clients and their families with information on Home Care, Assisted Living, and or Nursing Homes. Linda and Debbie each have over 30 years working with the geriatric population. Now is the time to plan for the future. Call us today if you have a question about our services. We'll be happy to chat.

MEDICAL INSURANCE DENIALS

It can be very frustrating when your relative is receiving care only to find out that the insurance will not cover for any more services. Insurance companies are in the business to make money. If you feel that your relative is being denied services

too soon, you have the right to appeal. Gather all your facts and present a good argument as to why the insurance plan should continue coverage.

ElderCare Resource Services has been involved in many appeals. We are able to read the

medical record and put together a letter to appeal the denial. It is very important to hire a professional to represent you and to give you an unbiased third party consultation about the denial. Call us if you need us to assist with a medical appeal.



Member of:
The National Association of Professional Geriatric Care Managers

"Helping you help your loved ones"

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FREQUENTLY ASKED QUESTIONS

Q: My father has memory loss but more than that his personality has changed. Once he was quiet now he is demanding; he was always calm but now he expects everything immediately plus I've seen him upset by little things.

A: The memory loss has caused changes in your father's brain. The brain does affect mood and behaviors. It is very common for many people with memory loss to present with behavioral and mood changes. Talk with your father's doctor about this; your father may need an antidepressant or mood stabilizer.

Q: My mother and I are very close. I have four siblings but I am the closest to my mother. My mother told me something about my father's medical situation and told me not to tell my siblings. I know

my siblings would want to know and would want to help my mother care for my father. What should I do?

A: You have to respect your mother's wishes. As time goes on you can again bring up the subject to your mother and encourage her to tell your siblings. Discuss with your mother her objections and try to figure out a way so your mother feels comfortable talking about it. Try role playing with your mother in ways she would feel comfortable talking with her other children. All you can do is honor your mother's wishes.

Q: My father relies upon my mother for everything. He will not even make himself a sandwich or boil water for tea. He

does not know how to clean, do laundry, or pay the bills. I worry that one day my mother will die first and my father will not be able to manage.

A: Discuss with your mother your concerns. Your mother may have to be in the hospital and your father will need help; it is not just dying. Your mother may have some thoughts on this subject. Prepare a contingency of what services are available to come into the home immediately, or can your father move in with one of his children. Discuss both short term emergency plans and begin to discuss long term plans as well. It is always better to have a plan than be in a crisis without a plan. In a crisis emotions take over which makes decisions that much harder to make.

Call **ElderCare Resource Services** and we can advise families on resources so plans can be made.