



ELDERCARE RESOURCE SERVICES



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"HELPING YOU HELP YOUR LOVED ONES"

OCTOBER 2005
A FREE PUBLICATION ON ELDER ISSUES

MEDICARE PART D

ABOUT US

Medicare Part D will go into effect on January 1, 2006. To qualify for Medicare Part D prescription drug coverage, a person must be 65 years of age and older and eligible to receive Social Security. If under 65, you must be disabled and receive SSI. The Medicare Part D was signed into law on December 8, 2003 under the Medicare Modernization Act. It is expected to cost the government \$540 billion dollars over the next ten years.

For anyone who has a relative in a Nursing Home and on Mass Health; Medicare Part D will be the primary payer for drug coverage. Family members will choose among a variety of

plans. It is most important to talk with the pharmacist at the Nursing Home as well as key staff employees about these changes. If a family does not make a decision, the government will make a decision about prescription drug plan for you. There will be a choice of 18 plans from which to choose. The facility will help guide family members.

For those seniors living in the community, expect to receive letters explaining your choices. The open enrollment begins on November 15th 2005. The plan premium can cost about \$37 per month but can vary by drug plan. There is an annual \$250 a

year deductible. Medicare pays 75% of the costs between \$250- \$2,250. The beneficiary pays 100% of the drug costs between \$2,250—\$3,600. Above \$3,600 Medicare pays 95% of the cost of the drugs. There are co-insurance costs per prescription depending upon the plan. It is important to note that there is a penalty for each senior that does not sign up this year and who chooses to sign up at another time. If your relative has an HMO, look for the mailings and read them carefully. BCBS Medex Gold (medication coverage) will no longer be accepting enrollees as will other prescription drug plans.

ElderCare Resource Services is a geriatric care management company co-owned by Linda Sullivan RN, and Debbie Gitner LCSW. We provide both emotional and medical information to our clients. This provides clients and families with a powerful team. Many families have questions about the health of their relative that Linda is able to answer. In addition families need the support and advocacy of a Social Worker. Together we are able to assist our clients and their families with information on Home Care, Assisted Living, or Nursing Homes. Linda and Debbie have both have over 30 years each working with the geriatric population. This wealth of information is shared with our clients. We are able to educate our families to be the best consumers for their relatives. Give us a call if you have any questions about our services. We'll be happy to chat with you.

FLU SEASON

It's that time of year again when everyone needs to start thinking about the flu vaccine. The flu season begins in October and runs through April per the CDC. . About 36,000 people die each year from the flu. It's difficult to know what

this year's flu season will be like but preliminary reports are showing that other parts of the world are not showing severe flu outbreak. This could be good news. For the elderly, the flu can cause death. The elderly do not have the immune system

to fight the flu. It is important that all seniors get a flu shot yearly. According to early reports, there should be enough vaccine for everyone who wants a flu shot. Call your doctor to discuss getting the flu vaccine.



Members of:
The National Association of Professional Geriatric Care Managers
and
The National Academy of Elder Law Attorneys

"Helping you help your loved ones"

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FREQUENTLY ASKED QUESTIONS

Q: How can I convince my father that he should not be driving?

A: A call to his attending physician who is able to notify the Department of Motor Vehicles. DMV will send a letter out to your father notifying him that he can no longer drive. A family member can notify DMV themselves. Remember, DMV will inform your father who squealed. DMV can set up a road test to evaluate your father's driving capabilities.

Q: My mother becomes upset with a change in her personality each time she has a urinary tract infection. Is this normal?

A: Yes. It is very common among the elderly to have a change in behaviors which can present with anxiety, stubbornness, paranoia, or anger. If an elderly continues to have frequent urinary

tract infections, it is important to talk with their attending physician about prophylactic measures. This can include taking Vitamin C, cranberry juice or cranberry pills, or medications.

Q: My mother lives in an Assisted Living and her money is running out. The Assisted Living facility told me that my mother must move out once she has spent all her money. Is this true?

A: The short answer is yes. Most Assisted Living facilities make it clear upon admission that they do not have contracts with Mass Health. A number of facilities may have a contract with the GAFC program. If they do then you need to inquire if a unit is available and discuss the qualifications with the Assisted Living facility. **Elder-**

Care Resource Services can help family members with limited incomes find Assisted Livings and or an Assisted Living with a specialty unit.

Q: My father sold his house and wants to give all three of his children money. Can he do this?

A: The Federal Government allows an individual to gift \$11,000 per year per child. However, if your father needs to apply for Mass Health over the next three years he could be disqualified because of the gift. On these important issues I strongly encourage families to seek the legal advice of an elder lawyer. This will help to resolve issues later if your relative becomes ill. Also, seek the advice of a tax accountant as any change of monies could effect the tax liability.

Eldercare Resource Services has a list of elder lawyers.