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ELDERCARE RESOURCE SERVICES



INFO@ELDERCARESERVICES.COM
WWW.ELDERCARESERVICES.COM
"HELPING YOU HELP YOUR LOVED ONES"

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TEL: 508-879-7008

OPEN ENROLLMENT TO CHANGE INSURANCE

It is that time of year again; open enrollment. In MA open enrollment starts November 1, 2016 and ends December 23, 2016. If you live outside MA check the dates in your state for open enrollment. Some states open enrollment ends January 31, 2017.

In MA if you enroll in a new plan by December 15, 2016 coverage begins January 1, 2017. If you enroll in a new plan between December 15th—23rd coverage will begin in February 2017.

There are some qualifying situations that allow someone to change plans mid year. Specific to Seniors, if someone permanently moves from one state to

another, they can enroll in a different insurance plan. If someone is in a Nursing Home for rehab or a long term stay they can change medical plans. If the change in insurance, such as an HMO, affects drug coverage then a new Part D plan can be started. Also, Seniors on both Medicaid and Medicare and in a long term care facility are allowed to change drug plans during the year without any penalties.

If someone is happy with their supplemental policy there is no reason to compare unless cost is a factor. It is important to compare Part D plans if new medications were prescribed during the year and the cost went up or if there are med-

ications prescribed that are not on the formulary list.

This is the time to compare the current plan with other plans.

If you need help comparing plan's options include:

Contacting the local Council on Aging to make an appointment with a SHINE worker. SHINE's budget was cut so it is important to make an appointment early. This is a free service. Go to www.medicare.gov after November 15th. The website is semi-easy to navigate.

Linda and I are also available to help.

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'

EATING HEALTHY

The Memory Preservation Nutrition Program was developed in 2005 by a team of medical doctors and scientists from the Boston University School of Medicine and Tufts School of Medicine.

Prepare less prepared and processed foods, sugary foods and trans fats. Eat foods with cinnamon, ginger and turmeric (daily), herbs

such as rosemary, oregano, sage, basil, parsley, leafy green vegetables, seafood (3 times per week), beans and lentils, nuts and seeds, olive oil, coconut oil, fruits and vegetables (3-5 times per week), probiotics (yogurt or pickled vegetables), eggs (3-7 times per week). Limit red meat to twice per month, poultry (2-4 times per week), dairy (3-5 times per week),

Dark chocolate eaten in moderation is okay. It should be 60-70% cocoa

A diet with vegetables, spices, fruits, whole grains, water, green tea, vitamin D, and nuts is good for your health. Also limit salt.

Read more about a healthy diet at: brainwellness.com.



Certified Members:

Aging Life Care Association

PAIN

Many Seniors have aches and pains. Some learn to live with them and other seniors go to the doctor for medications. It is important to have the pain assessed and proper medications given.

Start a low dose of any medication and gradually go up. Ask the doctor if the medication prescribed can be addictive. If yes, ask if a higher and higher dose will be necessary and think about other options.

Some medications can cause constipation or GI upset. Watch for that and if there are signs contact the physician.

Many hospitals have pain clinics. Look for a pain clinic that has a team of physicians like a physiatrist, anesthesiologist, nurse practitioners, pharmacist, etc. who all work together at the type of pain.

Not all pain is the same and not all

treatment is the same. Bone pain is different from muscle pain and should be treated differently. As such the pain clinic should offer needs to have suggestions for all types of pain.

Find a physician who is American Board Certified in pain management. Many physicians are Board Certified in pain and have another specialty.

If you are not happy with the doctor and do not feel they are listening then find another physician.

Also ask the physician if Physical or Occupational Therapy can help with pain. That is an integral part of getting ahead of pain.

Some pain is chronic. Discuss with a family member and physician what if the pain cannot go completely away; what is tolerable to continue to function every day. What is the goal?

Other ideas are talking to a therapist about the pain, visualizations, hypnosis,

massage therapy, acupuncture, cold laser therapy, and Transcutaneous electrical nerve stimulation (TENS) are other options, but all options must be discussed with the primary care physician.

Depression often occurs as a result of pain and again this is something that needs to be discussed with the physician. An antidepressant may be needed to help with a situational depression. The pain is a situation in life that is affecting not only quality of life but the ability to enjoy what was once enjoyed.

Pain is something that many people feel. For each of us it is different but when it affects one's ability to function and feel good it is a problem that needs to be addressed with the physician; with treatment as the goal.

FREQUENTLY ASKED QUESTIONS

Q: My father just turned 95 years old. I moved him out of his home into an Assisted Living closer to me. He is quite unhappy and has not adjusted at all. I feel awful that I made a big mistake. What can I do now?

A: Talk with your father about his issues. Remember it takes at least 4-6 weeks to adjust to a new routine and new living setting. The quietness in the house does not really exist in an AL. Then arrange a meeting with the staff to discuss the concerns and listen for how they are going to help your father adjust. If you are not satisfied then you need to consider a move. A Geriatric Care Manager can help assess as well as be a liaison with the facility on behalf of your father.

Q: My mother gave me money a few years ago as a gift. Now my

mother is in a Nursing Home and I was told by someone that I need to pay that money back. I spent the money. Now what happens?

A: This is the time you need to make an appointment with an Elder Law Attorney who can answer that question. The Elder Law Attorney will need to know if it was given as a gift or were you compensated for helping in the house. Contact an Elder Law Attorney as soon as possible. We can help make a referral to an Elder Law Attorney if you need a name.

Q: My mother took out a reverse mortgage and is going through her money quickly. I have tried to put her on a budget but she refuses. Is there anything I can do to help convince my mother she needs to spend less?

A: If an Elder Law Attorney or financial manager was involved in the reverse mortgage maybe he/she will make a visit to the house to discuss the financial situation. Otherwise you should begin talking with your mother about where she wants to go when the money runs out. Begin to bring her brochures about other living options. Put her name on the list for elder housing (some towns have a very long waiting list) or look at Assisted Livings that offer low income options. Even consider taking your mother for a tour to see these facilities. She may need to visually see what comes next and talk to the professionals. Maybe after the reality sinks in your mother would allow you to manage her finances. If you manage the money set up a budget, something your mother can see and keep her abreast of her financial situation.