

Over 16 years of service to seniors and their caregivers - Specializing in aging and caregiving issues

# Resourceful Thinking

Vol 16 No 4  
September – October 2011

## SPECIAL PROGRAMS PLANNED; PART D ENROLLMENT DATES CHANGED

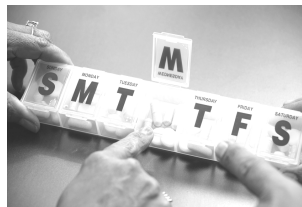
### SOCIAL SECURITY & MEDICARE PROGRAM

We are excited to welcome Katie Johnson, Grass Roots Manager, of the National Committee to Preserve Social Security and Medicare, in Washington DC; Marcia Meeks, WV State Health Insurance Information Program Director, Charleston WV and Rebecca Miller, Social Security Administration District Manager, Wheeling WV to the Resource Center to discuss trends in Social Security and Medicare, and, benefits provided under Medicare. The program “Social Security and Medicare: What Is and What May Be” will be held on October 13 from 8:45 – 12noon with registration beginning at 8:30am. The program is free and open to the public. We are facing some major issues with these programs on many levels. The federal budget is a factor. The number of retirees is a factor. We need to be aware of the trends and the potential changes that we are facing. Call us at 304

243-0996 to reserve your seat!

### PART D PRODUCT INFORMATION PROGRAM @ ARRC

John Forsyth of Citywide Insurance will be at the Resource Center on October 19 from 10am – 12noon to inform consumers of the products available for Part D coverage. Consumers need to be aware that the Annual Enrollment Period for 2011 has been changed. Consumers need to decide which plan meets their specific needs! Citywide handles many products. Come and learn what product is best for you! Call us at 304 243-0996 to reserve your seat!



**WELCOME BACK  
ELDERLAW ATT'Y  
JERRY TOWNSEND!**

We are happy to welcome Jerry Townsend back to the Resource Center for a program on Estate Planning. Jerry will be here on Friday, October 28 from 9am – 12noon with registration beginning at 8:30am. None of us know when we might need long term care and it is beneficial to learn the financial basics. How does paying for long-term care impact our financial situation? What do we need to be aware of concerning Medicaid? What does Medicare cover? Can't I just turn my assets over to my children? Join us for an informative and interactive program that will answer these questions and more. Call us at 304 243-0996 to reserve your seat for this free community program!

### PART D ANNUAL ENROLLMENT CHANGE

Open enrollment for Medicare Part D has changed for 2011! This year, open enrollment will run from October 15 to

December 7. This is the time to:

\*evaluate your current plan to see if all medications are still covered in 2012

\*switch prescription drug plans or Advantage plans

\*enroll for the first time if you are new to Medicare

\*enroll for the first time if you did not enroll when you were first eligible.

**REMEMBER** – what is good for your spouse or your neighbor may not be good for you! What you had last year may not be good for you! Consumers need to look at plans that meet their specific prescription coverage and financial needs! For additional information, call your local SHIP counselor. Call the Resource Center at 304 243-0996 or email us at [akoegler@frontier.com](mailto:akoegler@frontier.com) to find your SHIP representative!

## **LOW INCOME SUBSIDY**

Part D of Medicare offers prescription drug assistance to those who are enrolled in a Part D product. Some people with limited resources and income also are eligible for Extra Help to pay for the costs - monthly premiums, annual deductibles, and prescription co-payments - related to a Medicare prescription drug plan. The Extra Help is estimated to be worth about \$4,000 per year. Many people qualify for these big savings and don't even know it. To find out about your eligibility, you can apply on line at [www.ssa.gov/extrahelp](http://www.ssa.gov/extrahelp) or call your local State Health

Insurance Information Program (SHIP) for assistance.

## **FEDERAL BENEFIT PAYMENTS GOING ALL-ELECTRONIC**

The U.S. Department of the Treasury now requires all federal benefit and non-tax payments to be paid electronically. People applying for Social Security, Veterans benefits or other federal benefits on or after May 1, 2011, will receive their payments electronically starting with their first payment. People currently receiving federal benefit checks will need to switch to an electronic payment option by March 1, 2013.

Those who do not choose an electronic payment option at the time they apply for federal benefits or those who do not switch by the deadline will receive their benefit payments via the Direct Express® Debit MasterCard® card, so they will not experience any interruption in payment. If you are already receiving benefit payments electronically you do not need to take action. You will continue to receive your payment as usual on the payment day. Having federal benefits paid electronically by direct deposit into the bank or credit union account of your choice or into a Direct Express® card account is safer, faster and more reliable than receiving paper benefit checks. In 2010, more than 540,000 Treasury-issued checks

were reported lost or stolen, and had to be reissued. With direct deposit, the Treasury Department sends an electronic message to your bank or credit union account on your usual payment day with the exact amount of your benefit payment from Social Security, VA or other federal agency. You don't have to worry about your money being stolen out of your mailbox and there's no need to make a trip to cash or deposit a check. Plus, it's better for the environment and saves taxpayer dollars.

Source: U.S. Department of the Treasury, Financial Management Service, [www.fms.treas.gov](http://www.fms.treas.gov).

## **2011 ALZHEIMER'S FACTS & FIGURES**

I would encourage each of you to take just a moment to stop and think about the people you know: friends, family, colleagues, and your friends' families. Has dementia touched your life? Glen Campbell recently announced his diagnosis and his "farewell tour", Peter Falk who died recently had Alzheimer's. Others include Ronald Reagan, Queen Juliana of the Netherlands, Cyrus Vance, Sargent Shriver, my mother-in-law, my friend P.K.'s mother, the care receivers of the many callers I talk to daily....Alzheimer's and related dementias touch everyone's lives. Alzheimer's disease affects presidents, queens, prime ministers, actors and *our* families. Think about the

following facts and figures offered by the Alzheimer's Association's Fact Sheet (March 2011).

#### PRESENTLY

\*Today, 5.4 million Americans are living with Alzheimer's disease – 5.2 million aged 65 and over; and 200,000 with younger-onset Alzheimer's.

\*Of Americans aged 65 and over, 1 in 8 has Alzheimer's, and nearly half of people aged 85 and older have the disease.

#### FUTURE

\*By 2050, as many as 16 million Americans will have the disease.

\*Another American develops Alzheimer's every 69 seconds. By 2050, that rate will change to one every 33 seconds.

#### CAREGIVING

\*More than 60 percent of Alzheimer's and dementia caregivers rate the emotional stress of caregiving as high or very high; one-third report symptoms of depression.

\*In 2010, 14.9 million family and friends provided 17 billion hours of unpaid care to those with Alzheimer's and other dementias at an economic value totaling \$202.6 billion.

### ALZHEIMER'S PROGRAM @ ARRC in NOVEMBER

We are planning a series of programs on Alzheimer's disease to begin in November. "It's More Than Memory Loss" will address the dynamics of dementia including early signs and symptoms, behavioral issues, caregiving information and a number of other topics. The first session is scheduled for November 15 with presenters Robin Straight, M.S.W., and Bernard Schreurs, PhD, primary investigative researcher with the Blanchette Rockefeller Neurosciences Institute in Morgantown. The session is free and open to the public. Time is yet to be determined. Call us for more information or check the next issue of Resourceful Thinking.

### WALK TO END ALZHEIMER'S

The FOURTH Northern Panhandle Walk to End Alzheimer's will be held at Heritage Port in Wheeling – on Saturday, October 1. Call the Alzheimer's Association at 1 800 491-2717 for registration information. The SILENT AUCTION will once again offer the popular Steeler basket with TWO tickets to a home Steeler game! We will have a variety of door prizes and food! Upcoming

fund raisers include a steak sandwich sale at Riesbeck's in Elm Grove on September 9 from 11am – 5pm. Call Wendy Hamilton at the Mid Ohio Valley Chapter at 1 800 491-2727. You can register to walk at [www.alz.org/memorywalk](http://www.alz.org/memorywalk).

### BETHANY COLLEGE OFFERS FALL SYMPOSIUM

Bethany College will offer its Fall Symposium on November 3 & 4, 2011 at the Mountainside Conference Center, Bethany WV. The theme is self-care for professionals. There are CEUs for both days and speakers will present on a variety of issues. Rooms are available at Mountainside for those wishing to stay overnight. Information is not yet complete.

### NEWSLETTER CHANGES

We have made some changes on how Resourceful Thinking is 'delivered'. Some people still get a hard copy; others, an email copy. How do you like to receive your copy of Resourceful Thinking? If you prefer the hard copy via snail mail, let me know. If you would like your newsletter in your email box, please email me at [akoegler@frontier.com](mailto:akoegler@frontier.com) and your email address will be added to the e-distribution list. Also, if you do not want to receive the newsletter, please let us know. We don't want to be

**your junk snail mail or  
email and will gladly  
remove your name from the  
list.**