

Senior Echoes

Western Montana Area VI Agency on Aging, Inc.

Serving Seniors in Western Montana

110 Main St. Suite 5, Polson, Mt 59860 883-7284 or 1-800-551-3191 - Summer 2016

www.westernmontanaagingservices.org

Congress Reauthorizes Older Americans Act

The Older Americans Act of 1965 was the first federal level initiative aimed at providing comprehensive services for older adults. It created the National Aging Network for services that help keep older adults healthy and independent.

Over the years the Act was extended, amended, and re-authorized numerous times to improve its effectiveness. In 2006 Congress reauthorized the act in its entirety, effective through FY 2011. In 2011 the Act was allowed to expire and, despite several efforts in the interim, it was not reauthorized until this past April. A quick look at Google shows many different organizations in support of the reauthorization: the National Council on Aging, the Administration for Community Living, and Forbes Magazine just to name a few. The Older Americans Act is considered the major vehicle for the organization and delivery of social and nutritional services to older individuals.

Area VI Agency on Aging joins the chorus of support for this action. We rely heavily on funding through the Older Americans Act, and use this money to support our various contracts with senior centers, County Councils on Aging and other entities in our four counties and the Flathead Reservation. Some of these services are: meals at the senior centers, home delivered meals, homemaker help, transportation, errand service, personal care assistance, and the elderly commodity supplemental food program.

Inside This Issue

Respite Vouchers	2
Caregiver News	3
SMP	4
RSVP	5
Ombudsman	6
Foster Grandparents	7
Facts and Figures	8
Bits "n" Pieces	9
Mineral Co Resources	10/11

The re-authorization of the Older Americans Act for three years was passed with bilateral support and signed by the president on April 19, 2016.

“Why Do I get this newsletter?”

We have been asked this question several times lately. The answer lies in the programs we provide. Initially, Ravalli County was part of our Area. **Our Retired and Senior Volunteer Program still includes Ravalli, in fact the program office is located in Hamilton.** Each quarter the RSVP coordinators from each county send a list of new RSVP volunteers to be added to our mailing lists.

Likewise, **our Foster Grandparents Program serves Ravalli and also Flathead Counties.** Anyone who has been involved with FGP goes on our lists.

The other services mentioned in our newsletter are offered by us in Lake, Lincoln, Mineral and Sanders counties and the Flathead Reservation. A resource list for each of our four main counties appears once per year in Senior Echoes. We do our best to update the list at that time.

If you are not in our counties for the services shown and are interested in any of those services you can contact the Ravalli County Council on Aging in Ravalli County at 368-5691, or Area IX Area on Aging in Flathead County at 758-5730.

Montana Lifespan Respite Voucher Program

Family caregivers need access to respite care to allow them to continue in their important role. The article on the opposite page has more about the importance of respite relief for family caregivers. Montana is responding to this need with the Montana Lifespan Respite Coalition.

The Montana Lifetime Respite Voucher Program is now available. It can provide supplemental respite funding for family caregivers who qualify. There is a cost share that is based on a sliding fee scale according to income. The family caregiver will be reimbursed for the cost of respite minus the cost share within 7 working days of returning the timesheets and other required paperwork.

Applications can be filled out online at www.respite.mt.gov or you can call Vicki at 406-234-6034 to have an application mailed to you. You can call the Developmental Educational Assistance Program (DEAP) at 1-800-224-6034 or the Area Agency on Aging at 1-800-551-3191 for assistance in applying.

Caregiver News

Taking care of a family member or friend offers many benefits—strengthening the care giver/receiver bond, bringing fulfilment and happiness, boosting the quality of life.

But regardless of these advantages and the love a family caregiver may feel toward the person they are caring for, caregiving can be emotionally and physically draining. This is especially true when added to other responsibilities at work and home.

Over time, without relief and assistance, caregiving can take a mental and physical toll on family caregivers. The Family and Caregiver Alliance reports that 40-70% of caregivers show clinically significant symptoms of depression. The Center on Aging Society adds that 1 in 10 family caregivers report that their responsibilities have caused their own physical health to deteriorate. The Alzheimer's Association testified before Congress that 1 in 8 Alzheimer's caregivers becomes ill or injured in the course of caregiving.

Family caregivers may feel guilty trying to find relief from the responsibilities of caregiving. But planned, periodic respite can benefit both the caregiver and the care recipient. Without breaks, caregivers can become stressed, resentful, and even depressed. With a respite, they return to the task refreshed, re-energized and relaxed. Whether you're just planning a day with friends or taking care of personal errands or planning a vacation, there are a variety of respite care options available.

You or your loved one may feel most comfortable with the familiar, such as arranging for other family members or friends to fill in for you. You could also make arrangements to get relief from a professional in-home care provider and schedule the time you need. There are off-site alternatives such as a short term stay in a nursing home or a visit to an adult day care center.

Before planning respite care, talk with your loved one about it so that he or she understands the benefit for both of you. Explain that you will be better able to provide the necessary care if you have occasional time to yourself. To help your loved one accept the idea, involve him or her in making the respite care arrangements if possible.



Inpatient/Outpatient Status AFFECTS YOUR BILL

There is often confusion about how Medicare payments are affected by inpatient vs outpatient status in a hospital. The Senior Medicare Patrol sees many cases where beneficiaries are upset at how much they are having to pay and think it must be incorrect.

Your hospital status, whether you are inpatient or outpatient, affects how much you will pay out of your own pocket for hospital services, and may affect whether Medicare will cover care you receive in a skilled nursing facility following your hospital stay if needed.

Medical Part A will only pay covered expenses incurred when you are admitted as an inpatient.

Any doctor services, including those provided in the hospital under observation status, will be covered by Part B, which covers medically necessary services at 80%. You or your Medigap plan will be responsible for 20% of medical costs.

Even if you stay overnight in a regular hospital bed, you may be an outpatient. You only have inpatient status if you have been formally admitted to the hospital with a doctor's order. You should always ask, "Am I inpatient or outpatient?"

Here are some examples:

-You go to the Emergency Department with chest pains and are sent to the ICU for close monitoring. Your doctor expects you to be sent home the next morning unless your condition worsens. Your condition resolves and you're sent home the next day...You are considered an outpatient. Part A pays nothing. Part B pays 80% of your doctor services. You will be responsible for a portion of the bill.

-You go to a hospital for outpatient surgery, but they keep you overnight for high blood pressure. Your doctor doesn't write an order to admit you as an inpatient. You go home the next day. Part A pays nothing. Part B pays doctor services and hospital outpatient services. You will be responsible for a portion of the bill.

-You go to the Emergency Department with chest pains and the hospital keeps you for 2 nights. One night is spent in observation and the doctor writes an order for inpatient admission on the second day. Part A will pay for the inpatient portion of your stay. Part B pays doctor services and hospital outpatient services on the outpatient portion. You will be responsible for a portion of the bill.

Medicare Part A will only pay for the first 100 days of skilled nursing care if you have had a minimum 3-day-stay as a hospital inpatient and your doctor prescribes the nursing facility stay prior to returning home. If you did not have the required 3 days as an inpatient, Medicare will not pay the skilled nursing facility at all. If Medicare doesn't approve something, your Medigap policy won't pay either. If you stay in a skilled nursing facility covered by Medicare for longer than 20 days you will have a co-pay of \$161 per day unless you have a Medigap plan which covers that copay.

So remember, it is very important to ask if you're inpatient or outpatient each day of your stay, since it really does affect how much Medicare will pay. Medicare Advantage plans have their own rules about this, so check with your plan.

RSVP **Volunteer Center**

Volunteers
The piece that completes a community



Senior Corps Week - May 15 – 21 2016

The Retired Volunteer Senior Program (RSVP) joined with the national Senior Corps organization to celebrate the thousands of men and women who volunteer in a variety of ways. "Senior Corps Week is a time to salute volunteers from the Foster Grandparent Program, RSVP, and Senior Companion Program, recognize community sponsors and partners and communicate the impact of, and on the lives of those who serve," said a press release from the national program.

Throughout the country, Foster Grandparents are mentoring and tutoring students, Senior Companions help the elderly remain in their homes and other RSVP programs provide other essential services like disaster relief, caring for the environment, supporting veterans and military families and providing tax preparation services to low income and the elderly.

The Western Montana Area VI Agency on Aging RSVP has 414 Volunteers working at 786 jobs in 75 stations in 5 counties. We thank all our wonderful volunteers.

We encourage volunteers as well as public agencies, secular or faith-based private non-profit organizations, or proprietary health care organizations who need volunteers to contact the RSVP Volunteer Coordinator in their county:

- Ravalli County: Colleen Dahlstrom - 406 363-1102
- Lake County and Flathead Indian Reservation: call Hamilton office 406 363-1102
- Mineral and Sanders Counties: Mary Jo Berry - 406 822-2213
- Lincoln County: Terry Peck - 406 291-2271

MAKE A DIFFERENCE IN YOUR COMMUNITY

CALL LAKE 883-7284 LINCOLN 291-2271
MINERAL 822-2213 RAVALLI 363-1102 SANDERS 822-2213



VISIT OUR WEBSITE WWW.RSVPMontana.org

NOTES FROM THE LONG TERM CARE OMBUDSMAN

Recently placed a loved one in a long-term care facility? Here's what you need to know...

Does my loved one have individual rights as a nursing home resident?

Yes. The 1987 Nursing Home Law and Montana law, guarantees nursing home residents basic rights including, but not limited to, the right to dignity, respect, and freedom, the right to privacy and confidentiality, and the right to make independent choices.

When can I visit my loved one?

Family members have the legal right to visit their loved one at any time. Though the facility may post "visiting hours," they cannot prevent a family member from visiting unless the resident states otherwise. Visiting your loved one often during the first few weeks of their stay can help ease the transitional stress of moving into a long-term care facility for both you and your loved one.

What can I expect from the facility in the first few weeks of my loved one's stay?

The resident must have a comprehensive assessment within 14 days of admission. The goal of the assessment is to evaluate your loved one's physical and mental condition including their ability to perform activities of daily living (ADLs) such as eating, walking, dressing, and bathing. Their personal preferences and habits should also be discussed. Within 7 days of the initial assessment, the facility must hold a care plan conference. At this conference, an individualized care plan is developed for the resident by an interdisciplinary team. It is very important that the resident and family member actively participate in the initial assessment and the care plan conference to ensure that all of the resident's needs are adequately addressed. The care plan specifically outlines how individual staff will assist the resident on a daily basis to ensure that they maintain the highest physical, mental, and social functioning possible. Every 90 days after the initial plan is developed, or whenever there is a significant change in the resident's condition, another care plan conference is held to determine what changes need to be made to the care plan.

Who do I contact if I have concerns about my loved one?

It is often best to try and resolve the problem within the facility before turning to outside sources. First, always document any concern that arises including the date, time, names and positions of those involved, and the specifics of the problem. It is highly recommended that family members maintain a small notebook as an easily accessible, written record of concerns. Following are specific strategies for resolving issues within the facility: (1) Voice your concern directly to those involved. (2) Respectfully raise your concerns with staff supervisors. (3) Follow the facility's grievance process. Every facility is required by law to provide an official grievance/complaint process which includes a timely response by the facility to resident's and/or family member's concerns.

Resources outside the facility include: the state long term care ombudsman (SLTCO) or the local long term care ombudsman (LLTCO) located in your local Agency on Aging. Lake, Sanders, Mineral and Lincoln County Ombudsman can be reached by calling 883-7284 or 1-800-266-4188.



FOSTER GRANDPARENT PROGRAM

of the Area VI Agency On Aging
110 Main St, Suite 5
Polson, MT 59860

School is almost out and summer is upon us! We at the Foster Grandparent Program of the Area VI Agency On Aging would like to thank all of our schools, teachers, and most of all our Foster Grandparents that cover our 6 counties; Flathead, Lake, Lincoln, Sanders, Ravalli, Mineral, and the Flathead Reservation for a great year! We would not be what we are without each and every one of you and we are blessed to have you in our program.

Our annual recognition luncheon is scheduled for October this year and we look forward to sharing with you, your milestones and how much each of you is appreciated.

This next school season will find the Grandparent Program bringing on 6-7 more grandparents from Eureka to Hamilton making our program ever stronger and helping more children in our communities!

Have a great summer!

Tele: 1-800-266-4188-
Tele: 1-406-883-7284
Fax: 1-406-883-7363
Email: fgpdirector@area6aging.org



Do you have Medicare?

Are you missing out on Benefits you deserve?

We provide free screening and help with completing applications for benefits.



Western Montana Area VI Agency on Aging
Benefits Enrollment Center

Call 406-883-7284

1-800-266-4188

2016 Facts and Figures

Social Security

- Nearly 165 million workers contribute to Soc. Sec. through payroll taxes
- Nearly 59 million people receive monthly Soc. Sec. benefits
 - 72% are retirement beneficiaries
 - 28% receive disability or survivor's benefits
- 9 out of 10 individuals age 65 and older receive benefits. Among elderly beneficiaries, 22% of married couples and 47% of unmarried persons rely on Soc. Sec. for 90% or more of their income.
- The average benefit for a retired worker in 2016 is \$1,341 per month.
- In 2016 the contribution amount for Social Security is 6.2% for both workers and employers.
- 52% of the workforce has no private pension coverage, and 34% of the workforce has no savings set aside specifically for retirement.

Medicare

- Nearly 165 million workers contribute to Medicare through payroll taxes. The contribution rate is 1.45% for both workers and employers.
- Approximately 57 million people receive Medicare benefits
 - 84% are age 65 or older
 - 16% are disabled individuals

July 4th Trivia and Fun Facts

Here is a little trivia about Independence Day and the early history of our country. Some of it might come as a surprise to you, or it just might come in handy at a Fourth of July cookout or get-together..

A) America's Independence was actually declared by the Continental Congress on July 2, 1776. The document announcing it, the Declaration of Independence, was adopted on the 4th. Genuine independence was secured on Sept. 3, 1783 with the Treaty of Paris in which Great Britain abandoned any claim to the United States of America.

HOT WEATHER SAFETY TIPS FOR OLDER ADULTS

We all know that hot weather can be dangerous. This is especially true for older adults, for a variety of reasons. These reasons include age-related physical changes in the body, chronic health conditions, and even side effects of taking some medications. If it's hot weather, older people should keep in mind the following tips:

- ◆ Stay out of the sun if possible. Wait until the sun starts to set or go out early in the morning.
- ◆ Spend as much time as possible in air-conditioned spaces. If you don't have it at home, meet a friend at the library, senior center, or someplace else air-conditioned.
- ◆ Stay hydrated. Drink plenty of cool water or other clear liquids that don't contain alcohol or caffeine, as these can dry you out.
- ◆ Dress for the weather in loose, light colored clothing. Use a hat to keep the sun off.
- ◆ Use sunscreen—SPF 15 or higher.
- ◆ Cool down—if you don't have time for a tepid bath, shower, or sponge bath; wet towels or washcloths with cool water and put them on your wrists, ankles, armpits and neck.

B) "Yankee Doodle" is regarded as a patriotic song today. It's even the state anthem of Connecticut. However, it was originally sung by British officers making fun of backwoods Americans. The Macaroni wig was an extreme fashion in the 1770's. The implication of the song was that Yankees were so unsophisticated that they thought sticking a feather in a cap would make them fashionable. Americans embraced the song, turning it back on those who had tried to mock them.

C) Benjamin Franklin proposed the wild turkey as the national bird, but was overruled by John Adams and Thomas Jefferson, who wanted the bald eagle.

D) Samuel Wilson was a meat packer who provided food for U.S. soldiers in the early 1800's. He stamped the initials U.S. on his packaged products and supposedly some soldiers began to joke that it stood for Uncle Sam, leading to the symbolic "Uncle Sam" of the United States government.

MINERAL COUNTY RESOURCES

Western MT Area VI Agency on Aging, Inc., Tammy Walston, Director -
883-7284 or 1-800-266-4188

MINERAL COUNTY SENIOR CITIZEN CENTERS/NUTRITIONAL MEALS (including home del.)

Alberton Senior Center, 701 Railroad Ave. 59820 - Tues. & Thurs Noon lunch 722-3372
St. Regis Senior Center, 209 Lobo Loop 59866 - Thurs. Noon, 4th Monday 6:00 pm 649-2499
Superior Senior Center, 611 5th St. Superior, 59872 - Every Wed at 4:30 822-3334

INFORMATION & REFERRAL

Patty Curtin, Mineral County Information & Assistance Technician/SHIP (State Health Insurance Program) Counselor for Medicare & Medicaid. 369-5766
Area VI Agency on Aging, Polson 1-800-266-4188 or 883-7284

LONG TERM CARE OMBUDSMAN

State Long Term Care Ombudsman, Jerry Sorensen 800-332-2272
Regional Ombudsman, Vanessa Fitchett, Polson 741-5400
Local Mineral County Ombudsman, Julie White 741-3647

TRANSPORTATION

Mineral County Pioneer Council, Patt Liston - call for schedule 280-0167
DAV/Disabled American Veterans, Mary Jo Berry 822-4800

HEALTH SERVICES (Hospitals & Clinics)

Mineral Community Hospital - Ron Gleason, Administrator 822-4841 or 800-654-9173
Partnership Health Center 822-4278

HOME HEALTH/HOSPICE

Partners in Home Care/Home Health/Case Management/Hospice 888-729-8848 or 728-8848

HOMEMAKER & PERSONAL CARE SERVICES

Spectrum Medical, Inc, John Freemole,(Home & Community Based) 883-0246
Partners in Home Care, Case Management & Personal Care Attendants 888-729-8848 or 728-8848
Home Care Services - Medicaid, Insurance & Private Pay (Personal Care Assistance) 543-1184
Full Life Agency - Medicaid, Insurance & Private Pay (Personal Care Assistance) 293-9651
Superior Senior Center-Homemaker Services-call for information 822-3334
Alberton Senior Center-Home Chore Services- Patty Saylor Tues & Thurs 722-3372
Personal Touch Home Care, Kalispell 1-800-344-5979 or 758-5422

SENIOR FOOD DISTRIBUTION (Food Pantries)

Alberton Community Pantry, Back Door to Frenchtown Fire Station, 2nd and 4th Wed. 722-4410
Commodity Supplemental Food - Program mgr.-Donna Richter 970-371-2902
Or Patti Curtin 369-5766
Superior Food Bank - Mgr. Marlene Adair - Fri. 10:00 to Noon and 1:00-3:00 pm 822-1950

LEGAL SERVICES

Montana Legal Services - Missoula 800-666-6899 or 543-8343
Senior Long Term Legal Services Developer, John McCrea, Helena 800-332-2272 or 444-7783

ADULT DAY CARE/RESPITE CARE

Mountain View Village - Contact person - Denise Lommen 800-654-9173 or 822-3719
Mineral Community Hospital 800-654-9173 or 822-4841
Mineral County Pioneers - Providing Respite Care. Contact person, Patt Liston 280-0167

CASE MANAGEMENT

Spectrum Medical, Inc, (Medicaid Waiver) John Freemole 883-0246

NURSING HOME CARE

Mineral Community Hospital - Ron Gleason, Administrator 822-4841 or 800-654-9173

LICENSED PERSONAL CARE/ASSISTED LIVING & ADULT DAY CARE

Mountain View Village - 131- 6th Ave E, Superior, Robin McDermott 800-654-9173 or 822-3719

PUBLIC HEALTH

Mineral County Health Dept. ,WIC, Public Health Nurse 822-3564

MENTAL HEALTH/SUBSTANCE ABUSE

Choices for Change Counseling-Nancy Smith MSW, LCSW, LAC,GAL 822-5422

Mineral County Chemical Dependency Program - Nancy Smith 822-5422

Mental Health Emergencies (after hours) 542-1411

Western Montana Addiction Services/Turning Point 532-9150

Western Montana Mental Health—Superior office 532-9150

SENIOR CITIZEN & COMMUNITY SUBSIDIZED HOUSING

Senior Housing Contact - Rose Morrow, Human Resource Development Council 822-4251

Edna Courts, Superior 822-4251

Riverside Apartments, Superior 822-4251

Eagle Apartments, Superior 822-4251

SOCIAL & HUMAN SERVICES

AARP Consumer Affairs Division (Complaints or questions re: telemarketing) 444-9405

Adult Protective Service Agents For Seniors at Risk - Rena Ayres 329-1308

Alcoholics Anonymous 649-2684

Alzheimer's (National) Information & Referral 800-272-3900

American Cancer Society 800-422-6237

Brain Injury Association of Montana 800-241-6442

Citizen's Advocate in Helena (same as the Better Business Bureau) 800-332-2272

Compulsive Gamblers (National) Information & Referral 800-522-4700

Death/Dying Compassionate Friends (Last Monday of the month) - Charles Renner 406-777-7339

300 E Main, Missoula, MT - Michele Valentio 721-3764

Discount Clothing/Second Hand Store (April 1st to Dec 24th) - Woman in Timber on Iron Mountain Rd. - Mrs. Ireland 822-4294

(Tue. 10:00-2:00 p.m. Fri. 10:00-2:00 p.m. - Odd Fellows Building) JoAnn Merseal 822-3180

Elder Abuse - Contact Rena Ayres, Adult Protective Services 329-1308

Heart Association 800-242-8721

Human Resource Development Council-LIEAP-Fuel Assistance, Weatherization 822-4251

Lion's Club (eye glasses, recycling) Gary Chambers, Box 670, Superior 822-4050

Medic Alert/Phillips Lifeline 800-451-0525

Medicare Information - Local number 1-800-266-4188 or 883-7284

Medicare Information - National number 800-633-4227

Mineral County Helpline/Domestic Violence 866-794-2100 or 822-4202

Office of Public Assistance 888-706-1535

Montana Board of Housing 800-761-6264

MT Dept. of Commerce, Reverse Annuity Mortgage 800-761-6264

Montana Fair Housing Authority 542-2611 or 800-929-2611

Montana Legal Services Association, Missoula 800-666-6899

Montech (Technology related assistive program for those with disabilities) 243-5751

Social Security - Missoula office 1-866-931-9029

Social Security - National Toll Free Line - 7 am to 7 pm 800-772-1213

State Insurance Commissioner for Montana residents 800-332-6148

Summit Independent Living Center (Advocates for people with disabilities) Missoula 728-1630

Veterans Administration - general information 800-827-1000 or 442-6410

Veterans Affairs, 2501 Reserve St., Missoula 542-2501

VOLUNTEER OPPORTUNITIES

Retired and Senior Volunteer Program -RSVP , Mary Jo Berry 822-4800

Foster Grandparent Program, Micky Snyder, Director 800-266-4188 or 883-7284

Western Montana Area VI Agency on Aging, Inc.
110 Main Street, #5
Polson, MT 59860
Phone: 406-883-7284
800-266-4188
Fax: 406-883-7363
Email: infoline@area6aging.org
www.westernmontanaagingservices.org

NONPROFIT
CORPORATION
U.S. POSTAGE PAID
POLSON, MONTANA
PERMIT #268

CHANGE SERVICE REQUESTED

If you would like to make a **tax deductible** donation to help us continue providing services to seniors and those with disabilities please send it to:

Western Montana Area VI Agency on Aging, 110 Main St. Suite 5, Polson, Montana 59860

If you would like to make a donation on a regular basis let us know and we will send you a reminder. You may also give a donation to Western Montana Area VI Agency on Aging, Inc. in the name of a friend or loved one for any occasion.

Call us at 883-7284 or 1-800-266-4188 if you need further information.

Western Montana Area VI Agency on Aging

Aging Service Help line: 1-800-551-3191 or 406-883-7284 or 1-800-266-4188

Information & Assistance

Advance Directives, Attorney Referral, Caregiver Options, Estate Planning, Housing, Home Maintenance, In-home Services, Long Term Care Planning, Nutritional Meals, Retirement Issues, Reverse Mortgages, Options Counseling, Powerful Tools for Caregivers Medicare/Supplemental Insurance, Commodity Supplemental Foods Program, Transportation

Long Term Care Ombudsman Service

Ombudsmen help residents of nursing homes, transitional care units and personal care facilities understand and exercise their rights to good care.

Volunteer Services

Preventing Medicare Fraud (SMP), State Health Insurance Program (SHIP), Foster Grandparent Program (FGP), Retired & Senior Volunteer Program (RSVP)