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Connections

Medicare Benefits and Changes in 2011



Many people have questions about the recent changes to Medicare and how those changes will affect them. People can expect some new benefits as well as some changes. Several of the new changes are discussed below.

One annual wellness visit is fully covered under your original Medicare coverage.

This yearly visit includes routine checks including blood pressure, a review of medications and medical history, and any changes or risks to your physical and mental health.

Until now, Medicare only covered a one-time preventive care exam during the first year of Medicare Part B coverage. If you're enrolled in a private Medicare Advantage health plan, ask your plan if it covers your wellness visit at no cost in 2011.

Prescription discounts are available when you reach the coverage gap, or donut hole, with your Medicare drug plan coverage.

While you're in the donut hole, you'll get 50 percent off the price of brand-name medications and 7 percent off generics. Even though you'll pay less for a brand-name medication, the full price counts toward the amount you have to spend to get out of the donut hole. This means that you'll enjoy lower out-of-pocket costs while in the donut hole, but you'll leave the donut hole as soon as you would without the discount.

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There are no out-of-pocket costs for most preventive care services with your original Medicare coverage.

In past years, you've usually paid 20 percent of the Medicare-approved amount for lab tests and screenings after you met your annual deductible. Starting in 2011, you won't have to worry about a deductible, co-payment or coinsurance for a number of preventive services, including

colonoscopies, mammograms, Pap tests and prostate cancer screenings. If you're in a private Medicare Advantage plan, ask your plan representative whether it covers your out-of-pocket costs for tests and screenings.

Added consumer protections and a set out-of-pocket maximum with your Medicare Advantage plan coverage now exist.

If you do need an expensive treatment, you'll be protected from high out-of-pocket costs. For many Medicare Advantage plans, out-of-pocket expenses, not including premiums and drug costs, will be capped at \$6,700 in 2011. Some plans have already set lower maximums. Also, if you're in a private Medicare Advantage plan, you can't be charged more for some services, like chemotherapy, than you would with original Medicare.

There may be possible changes in premiums.

If you had Medicare Part B before 2011, you'll most likely pay the same Part B premium this year as you did in 2010, either \$96.40 or \$110.50 per month. If you enroll in Part B in 2011 or if you don't have premiums deducted from your Social Security check, you'll pay \$115.40 a month. Some exceptions exist for those with higher incomes. Also, starting this year, beneficiaries in higher income brackets will pay a monthly surcharge of \$12 to \$69.10 for their prescription drug coverage.

New dates to make changes to your Medicare coverage are now available.

If you'd like to change back to the original Medicare from your private Medicare Advantage health plan, there's a new annual disenrollment period between January 1 and February 14 that allows you to switch back to original Medicare and a drug plan. This replaces a January-to-March enrollment period when you could switch between original Medicare and the Medicare Advantage program or move from one private plan to another.

In 2011, the annual open enrollment period starts October 15 and ends December 7. During this time you'll have more time to compare Medicare coverage options including Medicare Advantage and drug plans and choose the Medicare coverage that works for you. As always, your new coverage will take effect on January 1, 2012.

Your "Medicare and You 2011" handbook, sent by mail this past fall, has detailed information about the changes you'll see with Medicare. If you need an additional copy, call 1-800-MEDICARE to request a free copy, or visit www.medicare.gov to download it.

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If you would like to be removed from this newsletter mailing, have an address change, would like to receive an electronic copy, or know someone who would like to become a member, please contact Senior Care at 425-688-5800 or e-mail seniorcare@overlakehospital.org.



Charlene Raunio, Newsletter Editor
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A Real Drug Problem: Forgetting to Take Prescription Medications



Do you take all your prescribed medications? Do you take the right dosages? Do you take them at the right time? Studies have shown that prescription medication non-compliance causes 125,000 US deaths annually, leads to 10 to 25 percent of hospital and nursing home admissions, and is becoming an international epidemic.

How can you stay compliant?

- Maintain a complete, **up-to-date medication list**.
- Have a **medication management system** that works for you.
- **Do not stop or start a medication without a doctor's order.**
- **Do not share medication** with a friend or loved one.

A **medication list** is a comprehensive list of the medications you are currently taking. The list should include the medication name, dose, how many times per day you take it, and the reason you take it. Include vitamins and any naturopathic medicines on your list. Maintain your own list, and whether you hand write it or keep it on your computer, make sure you know what you are actually taking. It does no good to carry a medication list given to you by the doctor or hospital if it does not match what you are really taking.

Maintaining your own medication list is the best way to clear up any discrepancies. Be sure to take your list to every doctor appointment. Ask to have each doctor you see verify the list's accuracy and have him/her make a copy for your chart.

Use a **medication management system**. It is best to use a medication box to organize your pills for the week; it will save you time and will help reduce errors. Have you ever picked up a pill bottle and asked yourself, "did I just take that one?" Don't leave it to chance. Whether you take one pill per day, or 10 pills three times per day, use a medication box. Medication boxes come in a variety of sizes and colors and are available for purchase at any pharmacy. If you take medications twice per day, use a medication box with two daily compartments; one for a.m. and one for p.m. If you take medications three times per day, look for a box with three compartments. You can ask your pharmacist to help you find the best medication box for you.

Do not stop or start medication without a doctor's order. You might be asking, who would ever do that, but it happens more often than you think. Studies show that half the people on blood pressure lowering therapy stop taking their medication within the first year and about 85 percent of patients taking cholesterol lowering medication stop after only six months. Also, remember to always complete a full course of any prescribed antibiotic.

Do not ever share prescribed medications. If you think you're sick, go to the doctor; don't take your spouse's left over antibiotic. Don't take your friend's sleeping pill or anti-anxiety drug just because it worked for them. Share a meal, share a sunset, or share a hug, but don't share your medication. Each person reacts differently to medications so never self prescribe. Go to a doctor to receive the correct medication for you.

Submitted by:
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Senior Care Community Classes

These classes are held at City University, Building F, 150 120th Ave NE, Bellevue.

Advance registration is required; call 425-688-5800.

Exercise to Improve and Maintain Balance

Learn to strengthen key muscle groups and improve use of the core muscles that keep your body in balance. Build a balanced, elegant posture, gain confidence in your stability, and move with grace and agility. Practice simple movements to improve overall coordination for daily activities to walk steadier and help prevent falls.

Dates: Tuesdays, August 2 and 9 OR August 16 and 23

Time: 2 to 3 p.m.

Cost: \$18.38 for two sessions

(Seated) Yoga to Maintain Balance

This breath-oriented practice will help to increase your circulation, release tense muscles, and strengthen core muscles. Relearn to move each muscle and joint to keep them flexible and strong. *Yoga is done in a seated position on a chair with exercises adapted to each individual's abilities.*

Date: Tuesdays, July 5 to 26 OR August 2 to 23

Time: 11 a.m. to 12:15 p.m. or 12:30 to 1:45 p.m.

OR

Date: Thursdays, July 7 to 28 OR August 4 to 25

Time: 11 a.m. to 12:15 p.m.

Cost: \$44 for four-week session

Additional Class

Location: City University, Building F, 150 120th Ave NE, Bellevue.

Advance registration is required; call 425-688-5359 or online at www.overlakehospital.org/classes.

Adult First Aid and Adult/Child CPR

This two-part class includes a book. First aid and adult/child (ages 1–8) CPR portions may be taken separately.

Date: Monday and Wednesday, July 11 and 13

Time: 6:30 to 9:30 p.m.

Cost: \$60

Is Your Blood Sugar Rising?

Learn how to manage blood sugars that may be putting you at risk for diabetes. This one time, 90-minute class does not require a physician referral and will help you understand how to manage blood sugars and reduce the risk of developing diabetes.

Location: Overlake Outpatient Center
1120 -112th Ave. NE, Suite 150, Bellevue

Cost: \$40 (prepaid at registration)

Call 425-688-5636 to register. Jeanne Cullen, MS, RD, CDE will call and set up a date and time that works best for everyone.

Walk for Life

Join this free, ongoing walking program to exercise safely and effectively. Meet friends and benefit from expert staff who are on site for information, advice and monitoring.

Date: Every Monday, Wednesday, and Friday

Time: 8 to 9:30 a.m.

Place: Bellevue Square, enter at Skybridge 4

Cost: Free

No registration required, for information call 425-688-5800.

Support Groups

Caring for a loved one is a difficult job. It is well documented that if family members want to continue providing care, they cope better when they are armed with support and information as they navigate the twists, turns and responsibilities of caregiving. Meet and talk with others who are dealing with similar issues. Two support groups are offered to help meet the needs of caregivers.

Family Caregiver Support Group – Bellevue

Dates: Second and Fourth Thursday of each month
(July 14, 28, August 11, 25)

Time: 3 to 4:30 p.m.

Location: Overlake Bellevue Senior Health Center
1750 – 112th Ave. NE, Suite A-101, Bellevue

Cost: FREE

Questions? Call Regina Bennett, MSW, 425-688-5807.

Family Caregiver Support Group – Mercer Island

Dates: Second Tuesday of each month
(July 12, August 9)

Time: 3 to 4:30 p.m.

Location: Overlake Mercer Island Senior Center
7707 SE 27th Street, Suite 110, Mercer Island

Cost: FREE

Questions? Call Karin Miller, MSW, 425-688-5637.



The community case managers at Senior Care are available to answer your questions about senior living and helpful resources. Here are examples of frequently asked questions.

My neighbor looks tired and I worry she's not eating well. Are there any meal programs with home delivery?

First, your neighbor should be evaluated by her physician before making any changes in her routine. There may be a medical reason why she's tired and/or isn't eating well. Then the physician can determine appropriate treatments or referrals. We can provide transportation resources if she needs a ride to her doctor.

We can provide you with a list of meal programs that offer home delivery. Some programs have eligibility requirements and some require out-of-pocket payment.

A friend of mine is legally blind. Is there a service to help her continue living in her own apartment?

Yes, *Sight Connection* (formerly the *Community Services of the Blind and Partial Sighted - CSBPS*) is a wonderful resource. They have social workers who can go to someone's home to provide resources and training for independent living. For more information, visit their website, www.sightconnection.org or call 1-800-458-4888.

I can no longer afford to live in my apartment. Are there low-income housing options available to people like me?

Yes, there are several. Be aware that many of the programs have lengthy waiting lists. Section 8 Housing, for example, must reduce its waiting list before accepting new applications, which potentially could be two years or more. We can provide detailed information about what options would best suit your situation.

My brother has recently been diagnosed with diabetes. How can he learn more about the disease and how to manage it?

His physician can refer him to the Overlake Diabetes Education Program which offers group classes/support groups as well as one-on-one teaching with a registered dietitian and a nurse practitioner.

My aunt has been repeating herself lately and becomes agitated very easily. This is not usual behavior for her. Should we get her memory evaluated?

Your aunt should first be evaluated by her primary care physician. It is important for her to be examined to rule out other medical issues like an infection or medication side effects. Her physician can order scans and/or perform a verbal memory exam to determine her level of awareness if warranted.

For loved ones and friends, the Alzheimer's Association is a wonderful resource which offers classes, information about dementia and support groups. They have a wealth of information on their website at <http://www.alz.org/alzwa/> or you can call their 24-hour Help Line at 1-800-848-7097.

You, a family member, a neighbor, even your own doctor's office can call Overlake Senior Care at 425-688-5800 to get answers to your questions. Our social workers are here to assist you.



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Fear Can Be Paralyzing

A fall can lead a person to develop a fear of falling. They may begin to alter their lifestyle, limit their activities or avoid situations where there are a lot of people because they could lose their balance.

A Matter of Balance classes address this very issue and have made a difference in people's lives. But Senior Care is in desperate need of additional coaches. Join an enthusiastic and committed group of instructors who are making a difference in people's lives. No experience is required and training is provided. As a volunteer instructor you always teach with another instructor and the class sizes are small.

If you are interested or would like additional information about becoming *A Matter of Balance* coach, call Senior Care at 425-688-5800.

Come make a difference!

