

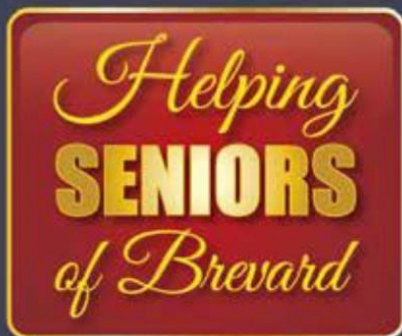


Helping Seniors Of Brevard

www.HelpingSeniorsofBrevard.org



Special Pull-Out Newsletter



If you are a SENIOR searching for assistance in finding services for Health, Household, Financial, Legal or Other Needs,

**CALL:
321-473-7770.**

HelpingSeniorsofBrevard.org

President's Message

Our mission is to improve the quality of life for SENIORS by providing information, education and access to resources.

Dear Friends,

I have been in the people business for many years. Many behaviors encountered over the years have been predictable but still difficult with which to cope. In particular I think about the many that I met during my lifetime that prepared for their future and those that did not prepare. Included in these groups were those that simply did not earn

enough to make adequate preparations, especially in the world which we encounter today. Life is difficult but still we must use every resource available to make the best of every situation.

Helping Seniors now has a 1992 XJS V 12 Jaguar that we will sell raffle tickets on during 2016 to start a senior Endowment to help people here in Brevard County. Can we help all of them-NO, but we can do a lot more than is being done now. These tickets will sell for a donation of \$25, with all ticket sales going into the Endowment Fund. With your help this can become a tremendous resource to help local citizens. The first positive result from the Endowment came when a set of upper and lower teeth were purchased for a man who could not keep his teeth in his mouth to eat.

We are completing details on where the car will be staged, who the sponsor will be and once these are determined we will print and start the tickets selling process. To make this a community project we will ask companies, and private citizens to join us in making these tickets available. The more we sell, the more sizeable the Endowment will be and the numbers that can be helped will increase.

Our outlook for 2016 is good. We have several programs we will initiate. We will add to the information we gleaned from the 2015 County wide survey and we will broaden our Media Outreach. These are all positive outcomes and with your support we will assist others in need. I wish all every success for 2016.



Does It Make Sense?

Dr. Lee Sheldon, DMD

"You're the doctor," my patient says. Really? If you're going to spend money in a dental office, I don't think "You're the doctor" will quite cut it. After all, you are making a monetary decision on your mouth. You could spend that money elsewhere. And unless you have unlimited wealth, you have to understand the treatment plan that your dentist has to be able to decide whether that treatment is worth it for you. You may want to ask your dentist about alternatives and what those alternative plans would mean for you. I get those questions every day.

How is medical care different? It's interesting that when insurance is covering the bill, you are much more likely to use the sentence, "You're the doctor." Funny that when it's someone else's money, you are less likely to ask questions. But why should that be? There are just as many options in medical care as there are in dental care. And there may be more risks in medical care than in dental care. Shouldn't you therefore be even more questioning the treatment plan?

The next sentence I often hear is, "But it is so complicated." You know what? There is nothing so complicated that you can't understand it. Nothing! Does that mean that you might have to make an effort to understand what's happening medically? Yes. Does that mean that you might have to spend more time with the doctor and perhaps more time reading to allow you to make the right decision? Yes. Does that mean that your doctor may have to stop speaking "doctor language" and communicate in terms that you can understand? Yes.

I have a rule...If I don't understand it, I don't do it. What about you?



Extra Help With Prescription Costs

Lance Jarvis



Extra Help is a prescription benefit offered to Medicare beneficiaries with limited income and financial resources. This program provides low-cost prescription copayments in 2016 – as low as \$2.95 for generic and \$7.40 for brand name medications – as well as a subsidy for the premium of a Part D prescription plan.

Individuals who qualify for Extra Help are also exempt from the "donut hole" or coverage gap – unlike most Medicare beneficiaries they do not have a point at which they are solely responsible for their prescription drug costs.

To qualify for Extra Help, total monthly income must be less than \$1,491 for an individual (\$1,991 for a couple), and financial resources must be less than \$12,140 for an individual (\$24,250 for a couple).

When you are approved for Extra Help, you are randomly assigned to one of the "benchmark plans." For most Floridians who qualify for Extra Help, Medicare pays the monthly drug plan premium up to the benchmark amount of \$28.07 in 2016. There are three Part D "benchmark plans": SilverScript Choice, Humana Preferred Rx Plan, and AARP Rx Saver Plus.

Each Part D plan has a formulary or list of drugs that it covers. If the plan to which you were assigned does not have one or more of your medications on its formulary I suggest you call a SHINE counselor who can determine whether one of the other plans will cover them. You can switch plans at any time.

To receive an Extra Help application contact SHINE or go to www.ssa.gov/medicare/prescriptionhelp/

To contact a SHINE counselor for free, unbiased, and confidential assistance call the Elder Helpline toll-free at 1-800-963-5337 or 321-752-8080 locally. SHINE has 12 locations throughout Brevard County.



RiverView Resort-Style Assisted Living

Courtney Legg, Executive Director

With RiverView Senior Resort set to open this spring, people often ask if it's a vacation resort. With 3,000 square feet of private shoreline, and amenities like an outdoor heated pool, observation pier, movie theater, and restaurant-style dining, it's a great question. But, actually, RiverView is a senior lifestyle community offering resort-style assisted living.

For individuals who cherish their independence but want a little help with the activities of daily living, RiverView provides everything from housekeeping and laundry services to personal assistance with grooming, bathing, dressing, and reminders to take medications.

We are not the first community to offer assisted living services, but RiverView will be the only one to offer a full portfolio of luxury private apartments with a broad range of floor plans featuring incomparable waterfront views.

More than luxurious accommodations, RiverView put equal emphasis on exceptional care. Prior to move-in, we meet with residents and families to determine the services they want and need to support greater independence – from basic assistance with getting ready every day to Extended Congregate Care (ECC) so residents can age in place.

For seniors with Alzheimer's disease and other forms of dementia, RiverView will also offer dedicated memory support with the Heartfelt Connections™ Memory Care Program.

For more information, call (321) 312-4555.



Yeah, I am going home

*Jacquie Esterline
Marketing Director
Levin Home Care Nurse Registry*

So often, when someone has been at the hospital or at a rehab it seems that discharge happens quickly. Although the hope is that you will be at either a hospital or rehab for as little time as necessary or for as long as necessary, going home will be simple, easy and flawless.

You may understand you will most likely be home with some type of therapy to follow you that is covered by Home Health (Medicare or your managed care provider). This is an awesome benefit and helps give you additional tools, exercises, nurses, social workers and therapies to continue on the right path. However, there are rules and guidelines that apply to when and how often the provider is allowed to visit as well as how long.

In most cases, the Home Health provider is not allowed to follow you home from the hospital or rehab. Home Health (Medicare and the managed care providers), are usually not going to be able to come to you for at least 24 hours or possibly longer. They simply are not allowed in many cases.

Although this is explained, I think it may not be understood and you may ask yourself: "What can happen in 24 hours?" The short time without support leaves you the patient, family member or caregiver in a bit of a pickle.

Always make sure you have someone by your side or ask at the hospital or facility if they can give you a name of a licensed Home Care provider that will help you transition home safely and successfully. There are licensed Home Care providers that can step in for the transition and step out once settled.



Medicaid

*William A. Johnson, PA
Elder Law Attorney*

Generally, Medicaid is a federally funded health care program for low income families with limited resources. All Medicaid long term care services are administered through the Statewide Medicaid Managed Care Program and the Medicaid application process is administered through the Florida Department of Children and Families. Currently, Medicaid is the long term care insurance of the middle class. Why? Basically, with nursing home stays costing approximately \$96,000 per year, and the average stay lasting over two years (Alzheimer's and dementia patients usually require much longer stays), an individual's modest nest egg of savings could be wiped out in less than a year. It does not have to be this way! Medicaid planning is essential long prior to the time you or a loved one needs nursing home care. You can protect a large portion of your estate with proper planning and legal instruments. If you have not done this, it's not too late! There are many ways an attorney can still help.

As stated earlier, Medicaid is a benefit of last resort. As such, Medicaid has both income and asset tests. In order to qualify for Medicaid, you must pass both tests. The nursing home resident cannot have more than \$2,199.00 per month (2016) in gross income from all sources. If your income exceeds this amount, you may not qualify for Medicaid. However, there is a way to lower your income so that you will qualify: the Qualified Income Trust (QIT). There are a number of ways to fund the QIT. A QIT should be drafted by an elder

law attorney who can advise on the proper funding. If you fail to properly fund the QIT, it will cause a disqualification of Medicaid benefits.

If you need a QIT, please contact a local elder law attorney. One word of caution, if the recipient is incapacitated, then the spouse or attorney-in-fact (through the use of a durable power of attorney) may be needed to create and fund the trust.

Many durable powers of attorney do not contain provisions that allow the attorney-in-fact to do this. The Florida Department of Children and Families will enforce this rule. This is another reason why having your legal instruments drawn up by an attorney well in advance of a long term care event is crucial. Lastly, if the Medicaid recipient is married and the recipient is the major source of income for the couple, there are special rules that allow a community spouse (the well one) to take a portion of the institutionalized spouse's income, if needed, to make ends meet. This process is called spousal diversion, and could be integral to the well spouse being able to maintain his or her quality of life.

If you qualify under the income test or can create a QIT, you must still pass the asset test. This test can be the most daunting and confusing. First you must know the asset test limits. These vary between single and married persons. The reason for this difference is so that a survivor of Medicaid recipient is not left destitute by the "spend down." The asset test level for an individual is \$2,000 in countable assets and \$119,220 (2016) in countable assets for a community spouse (not in a facility). For married couples, both persons must qualify under the asset test.

Continued on page 8



Helping Seniors Of Brevard



**Be Sure To Listen to AM
1060 WMEL**

*John Harper
Owner/President*



Quiet on the Set!

*Kerry Fink
Helping Seniors of Brevard
Media Specialist*

2016 is a very important year for our country and state, as the Florida Primary is fast approaching. This election season will equally be important on AM 1060 WMEL and worldwide at www.1060wmel.com.

Talk radio plays an important role during the political season as candidates for all political offices are invited to be interviewed on the various talk shows airing daily on WMEL Talk Radio AM 1060.

At WMEL Talk Radio, we want our listeners to hear from every candidate no matter what party affiliation they may be associated with.

From local politics to state wide elections and of course for the process of electing a new president for our country, you can count on WMEL Talk Radio and our talk shows bringing the candidates to your radio.

You can be sure Joe Steckler will have issues and candidates vital to the senior audience on his weekly talk show airing every Thursday afternoon at 1:00 PM.

We are excited about 2016 and the political year ahead and I can assure you of the most complete election coverage on the radio!

Helping Seniors of Brevard archive all printed articles, newsletters, radio and television shows. Simply go to www.helpingseniorsofbrevard.org and click the media tab. You'll find a great deal of valuable information.

You can also visit



Find our articles also in Senior Scene Magazine, Hometown News, Ebony News Today, Al Dia Today, and Spotlight Magazine!



Call Us



**Looking for
Assistance Finding
Services?
321-473-7770**

Helping Seniors of Brevard is back in the TV Studio, as 2016 gets underway with Founder/President, Joe Steckler hosting dozens of new television programs. Each ½ hour episode is packed with information that can be valuable to aging with dignity. Joe always features interesting guests who bring unique perspectives and tips that definitely are helping seniors in Brevard County.

In December for example, Joe taped a wide variety of Helping Seniors television programs covering topics from financial planning, homelessness, to home care. In January, more than a dozen new television programs are on deck to be taped for broadcast in February and March.

Joe's Helping Senior programs air three times daily (Monday-Friday) on Space Coast Government : 8:30 AM-9:00 AM, 4:30 PM-5:00 PM and 5:00 PM-5:30 PM. If you have cable TV, you have Space Coast Government TV! On Brighthouse, find SCGTV on Channel 499; on AT&T U-Verse, visit Channel 99; and on Comcast, look for Channel 51 in North Brevard and Channel 13 in South Brevard. Of course, you can also find Space Coast Government TV online at: www.Brevard County.us.

Helping Seniors Television has also been a long-time fixture on Bright House Networks, where you can join Joe on television 3 times a week on Channel 49. Joe's programs air Monday evening at 7:00 PM, Tuesday evenings at 6:30 PM, and Thursday evenings at 7:30 PM.

But there's more! If you have access to the Internet, you can watch Helping Seniors TV any time you like! Just visit the Helping Seniors' website, www.helpingseniorsofbrevard.org and look for the "MEDIA" tab. You can also head directly over to YouTube and find Helping Seniors TV channel there as well...just search for the Helping Seniors of Brevard channel.

Do you have questions or ideas for television programming? Always feel free to call our Information Hotline at (321)473-7770. We are here to serve you!



High Blood Pressure, Diabetes, Autoimmune Disorders and Your Eyes

Hetal Vaishnav, M.D.

Gary Ganiban, M.D.

The Eye Institute for Medicine & Surgery

"Systemic illnesses such as hypertension (high blood pressure), diabetes and autoimmune disorders such as rheumatoid arthritis, lupus, sarcoid, Crohn's Disease and irritable bowel syndrome, all have something in common – they can affect the health of your eyes and your vision," explains Hetal D. Vaishnav, M.D., board certified ophthalmologist, fellowship trained specialist in diseases and surgery of the retina, and Director of Clinical Research at The Eye Institute for Medicine & Surgery.

Diabetes and hypertension can lead to inflammation, abnormal blood vessel growth, and bleeding in the back of your eyes, states Dr. Vaishnav, adding, "If you wait to be examined until loss of vision is noticeable, you can have a very serious situation on your hands."

"Preventive medicine is oftentimes the best medicine," counsels Dr. Vaishnav, who is presently authoring a series of books on this and related topics.

The key to maintaining your eye health is having regular, comprehensive, dilated eye examinations, according to Gary J. Ganiban, M.D., board certified ophthalmologist and chief of vitreoretinal surgery at The Eye Institute for Medicine & Surgery. "Early changes in your eye health can be detected by your eye doctor during the course of a dilated eye examination," explains Dr. Ganiban, adding, "The eye is the only organ that can be viewed directly by a physician with the proper equipment. In doing so, we can detect and recommend follow up for conditions such as hypertension, diabetes and multiple sclerosis to name a few."

To schedule a consultation with Dr. Vaishnav or Dr. Ganiban in Rockledge, Melbourne or Palm Bay, please call (321) 722-4443.

www.seebetterbrevard.com



Is Your Power of Attorney Still Valid?

Scott Dixon, Esquire

A Power of Attorney allows you to designate a person (agent) to handle business matters on your behalf such as, writing checks, making deposits, sign contracts and transfer funds.

The law in Florida has undergone significant changes which were effective on October 1, 2011 allowing you to tailor the powers to your comfort level instead of a blanket granting of power. Although older documents are usually valid, it would be wise to review them to assure they are still in keeping with your wishes.

Following are some key items to look for:

- 1) The Power of Attorney should have the word "Durable" in the title and also have a matching "durability clause." A durability clause states that the powers conferred upon your agent will not be affected or diminished by your disability or incapacity.
- 2) The Power of Attorney should release third parties from liability and provide that these third parties will be liable if you are injured by their refusal to honor the Power of Attorney.

A well drafted Power of Attorney or Health Care Surrogate can be a wonderful tool to assure that your family will have the legal authority to take care of you in the event you become unable to care for yourself. On the other hand, a lack of documents or a poorly drafted document can make a difficult situation even more difficult and expensive for all concerned.



"It's so nice to know we can call Helping Seniors of Brevard to put us in touch with resources. Just Call: (321)473-7770, you'll be glad you did!"



Chaplains Bring Joy All Year Round
Kathleen LaPorte, VITAS Healthcare
Senior General Manager

The role of a hospice chaplain is to offer spiritual and bereavement counseling, however, often times it's the listening ear of a chaplain that brings the most joy.

Many psychological, spiritual and emotional aspects of end-of-life experiences can be very difficult for patients and their loved ones. For that reason, every VITAS Healthcare hospice team includes a social worker and chaplain with extensive training and experience in psychosocial counseling, spiritual awareness, end-of-life issues and bereavement.

Hospice is an end-of-life care option that focuses on the patient, not the disease, and is tailored to the needs of each patient and family. Spiritual support is an important aspect of that care because it is an essential component to holistic healthcare and invaluable for those dealing with end-of-life needs.

Whether patients prefer the comforts from their religious rituals, or describe themselves as "non-religious," chaplains are prepared to meet them wherever they are spiritually by providing spiritual care regardless of one's faith background. Their role is to provide a safe and non-judgmental space for emotional and spiritual expression. By embracing diversity and meeting people where they are, without imposing any thoughts or belief systems, VITAS' chaplains invite patients and their families to share their stories and give voice to what is important to them.

As part of its commitment to excellence as the nation's leading hospice provider, VITAS requires all its chaplains to obtain pastoral education from the Association for Clinical Pastoral Education, Inc. VITAS chaplains also assist patients with funerals and memorial services, sacraments such as communion and anointing, bar and bat mitzvahs, and even weddings. They also facilitate support groups in the community and provide bereavement services and follow-up for patient's family members including children.



RESPECT
Jennifer Helen, Owner
Seniors Helping Seniors

My family recently had a rough experience, ending up at Arnold Palmer with our youngest. He's fine now, and we are very thankful to the ER doc at Holmes and the incredible staff at Arnold Palmer. Reflecting on our time at the hospital, what crossed my mind, on more than one occasion, was respect.

I have written many articles on the respect that caregivers deserve for their roles in caring for loved ones and clients. Naturally, our seniors receiving help also need that same respect. It is easy though to forget the little things in our daily routines that help provide that respect. My son is at the age where he certainly did not want any help in the bathroom or help getting dressed. It would have been faster and easier for me to take charge and help him get things done. However, even an eleven year old should have some semblance of control. Taking just a little time to listen to his concerns, trouble shoot and come up with an acceptable plan helped him keep his dignity. We need to remember to provide that same dignity to the seniors we care for. Often we fall into habits that unknowingly take it away. We want to help, and because it's faster and easier if we do it ourselves, we end up taking over and providing too much care. Here are a few small ways to give some respect:

- ♥ If they can do it, let them. Have them set the table, fold the laundry, dust the countertops.
- ♥ If it takes you 5 minutes but takes them 10, that's OK. Be patient. Work the extra time in the routine.
- ♥ Take time to listen to concerns. Sometimes alternative plans can be made and sometimes they can't, but their needs have been heard.
- ♥ Make plans with them. In cases of seniors with dementia, this may mean providing two options instead of limitless possibilities, but let them have some control over their day.
- ♥ Of course, having patience can be difficult to do when you are the sole caretaker. It's important for you to take a break so you can step back and analyze the situation every now and then. Give yourself some respect too.

Continued from page 4... **Medicaid**

Second, you must understand the difference between exempt (countable) and non-exempt assets (non-countable). Exempt assets **do not count** toward the asset test limits and non-exempt assets **count** towards the asset test limits. The following are exempt assets:

- ★ Homestead residence
- ★ One car of any value (second car if over 7 years but less than 25 years old and not a luxury car)
- ★ Income producing property
- ★ Life estates
- ★ Burial plots for you and your spouse (\$2,500 each)
- ★ Burial Account (\$2,500)
- ★ Irrevocable Burial Contracts
- ★ Household and personal belonging
- ★ Life insurance cash value if the face value is less than \$2,500
- ★ The principal in certain annuities and IRAs or other qualified plans

There are some other non-countable assets, but for the most part, this is it. What this means is that checking and savings accounts, stocks, bonds, mutual funds, IRAs, 401(k) accounts, 403(b) accounts and trust assets are all counted towards the asset test. In short, any asset that is not exempt and can be turned into cash is counted.

What happens if you (and your spouse's assets) are over the asset test limits? You will have to "spend down" until you qualify. In other words, you will have to spend your own assets on you or your spouse's nursing home care until such time as they are below the asset test limit and you can qualify. As stated previously, it does not have to be this way.

There still are some things that you can do. Just as the income test had planning alternatives, so does the asset test. Medicaid planning is based on formulating legal strategies to let you qualify for Medicaid and yet still preserve some of your hard-earned assets. These techniques and strategies should, however, not be attempted without the guidance of an elder law attorney. The federal government has now made this area of law so complicated, it is well beyond understanding of most social workers and health professionals.

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