

# The Older Rhode Islander

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## DEA begins its annual search for state centenarians



**CENTENARIAN SERENADE:** Entertainer Frank Castle serenades centenarian Irene Paterra at last year's 31st annual Rhode Island Governor's Centenarians Brunch. Irene's son, John, escorted her to the Brunch. The 32nd Brunch will be held on Wednesday, May 6, as part of Older Americans Month. To register a centenarian, call DEA at 462-0501 or e-mail [lisad@dea.state.ri.us](mailto:lisad@dea.state.ri.us).

### SHIP helps consumers make better health care decisions and options

The Rhode Island Senior Health Insurance Program (SHIP) is part of a national partnership to help consumers make informed health care choices. Funded by the Centers for Medicare and Medicaid Services, SHIP volunteers provide one-to-one counseling to seniors, adults with disabilities, families and caregivers. The program is designed to help seniors and adults with disabilities understand health care cost and coverage and deal with issues regarding health care.

Volunteer SHIP counselors can discuss Medicare, Medicare drug plans, supplemental insurance, Medicare Advantage plans, over-

insurance, free and reduced-cost medical care programs, federal retiree health insurance, Veterans benefits, long-term care insurance and other programs.

For more information on SHIP, call 462-3000 or THE POINT at 462-4444.

The RI Guide to Buying Medicare Supplement Insurance and Medicare Advantage Plans is free from the Department of Elderly Affairs. The guide contains current information about available health plans in Rhode Island, including coverage and premiums. To order a copy, call 462-3000 or THE POINT at 462-4444.

The annual search is on for Rhode Island centenarians. Anyone who is age 100 or older, or persons who will reach their 100<sup>th</sup> birthday this year, will be invited to the 32nd annual Governor's Centenarians Brunch during early May. The Governor's Centenarians Brunch has a long tradition of honoring Rhode Island's oldest citizens. The Brunch is Rhode Island's signature event for the annual celebration of May as Older Americans Month in our state and across the nation.

Last year, the Department of Elderly Affairs located more than 125 centenarians. More than 60 attended the Brunch.

For more information, call Lisa DiNobile at 462-0501.

## HomeLocatorRI is a valuable resource for housing info

HomeLocatorRI.net is a free online service that provides easy access to information about available homes in Rhode Island. Whether you are looking to rent an apartment, buy your first home, or relocate to a new home that better fits your needs and budget, HomeLocatorRI.net provides you with the listing and resources you need to find a home that's right for you.

Specializing in, but not limited to, homes that receive government funding and meet state and federal affordability criteria, HomeLocator.net's listings are described in great detail and includes pictures, maps and information about nearby amenities like parks, schools and hospitals. They also provide useful tools, such as a rent affordability calculator and a checklist of things to look for when searching for a home; as well as links to helpful resources such as RILiving.com. Beyond homes that meet HomeLocatorRI.net's affordability criteria, RILiving.com

includes comprehensive statewide listing information and showcases homes in all price ranges.

In addition to serving as a resource to Rhode Islanders searching for homes, HomeLocatorRI.net is also a great resource for providers of affordable homes to register or post and manage their listings. Owners and managers whose properties meet state and federal guidelines, and who accept government-sponsored housing vouchers-including housing authorities, real estate agents and private landlords are encouraged to use this service to advertise their property listings, free of charge.

The free service can be accessed online 24 hours a day and is supported by a toll-free bilingual call center at 1-877-428-8844, Monday through Friday from 9:00 a.m. to 8:00 p.m.

HomeLocatorRI.net is sponsored by the Housing Network of Rhode Island, the Public Housing Association of Rhode Island, Rhodes to Independence and Rhode Island Housing.

## AARP offers help in filing 2008 tax returns and forms

Are you low-income (\$40,000 or less)? Do you need help preparing your federal and state returns or the Rhode Island Property Tax Relief Form RI1040H to perhaps get a refund of rent or property taxes paid? Can't afford an accountant? Then call the AARP Tax Aide program.

AARP Tax Aide volunteers are stationed across the state until the tax deadline of April 15. For more information on AARP Tax Aide sites, call the Department of Elderly Affairs at 462-3000 or call AARP in Rhode Island at 1-866-542-8170.

### 2009 LOW-INCOME SUBSIDY INCOME GUIDELINES

Family Size	100%	135%	140%	145%	150%
1	10,830	14,260.50	15,162	15,703.50	16,245
2	14,570	19,669.50	20,398	21,126.50	21,855
3	18,310	24,718.50	25,634	26,549.50	27,465
4	22,050	29,767.50	30,870	31,972.50	33,075
5	25,790	34,816.50	36,106	37,395.50	38,685
6	29,350	39,865.50	41,342	42,818.50	44,295
7	33,270	44,914.50	46,578	48,241.50	49,905
8	37,010	49,963.50	51,814	53,664.50	55,515

These are annual income guidelines. For family units of more than eight members, add \$3,740 for each additional member.

#### Monthly Guidelines

Family Size	100%	135%	140%	145%	150%
1	902.50	1,218.38	1,263.50	1,308.63	1,353.75
2	1,214.17	1,639.13	1,699.83	1,760.54	1,821.25

## A message from Director Corinne Calise Russo



Director  
Corinne Calise Russo

### United Way/211 helps those who are homeless and have basic human needs

United Way of Rhode Island/211 has launched the United Way Fund to Prevent Homelessness in Rhode Island with the goal of keeping Rhode Islanders who have been hit hard by the economic downturn from losing their homes this winter. The Fund provides direct financial assistance to pay rent, mortgage payments and utility bills. One hundred percent of every donation goes to help someone in need.

Since the announcement of the Fund, 2-1-1 has seen a 50% increase in call volume and is taking between 60-160 calls a day from people who are inquiring about how to receive assistance from the Fund.

So far, the Fund has received \$100,000 in donations. As UWRI promised to match contributions dollar for dollar up to \$100,000, more than \$200,000 has been made available to help Rhode Islanders remain in their homes! In view of this, UWRI has provided another \$100,000 match!

Visit [www.liveunitedri.org](http://www.liveunitedri.org) for more information about the Fund and learn how you can give help through 2-1-1.

Basic human needs are food, clothing, shelter, temporary financial assistance, transportation, disaster relief information, support for Children, Youth and Families: childcare, after-school programs, family resource centers, summer camps, recreation programs, mentoring, tutoring, literacy programs and protective services.

The Financial Stability program includes the Earned Income Tax Credit (EITC), WIC, credit counseling, food stamps, rent and utility assistance, unemployment benefits, job training, physical and mental health resources, crisis intervention, prenatal care, support groups, counseling, drug and alcohol intervention, rehabilitation and children's health insurance programs. Also, support for the elderly and persons with disabilities, home health care, adult day care, congregate meals, respite care, transportation and homemaker services are included. To find out more about these programs or Giving Help Volunteer opportunities, find out where to donate food, clothing, furniture, etc. Visit [www.211in.org](http://www.211in.org) for more information or to find services.

Greetings:

Now that the long winter months are drawing down, I'm sure that we are all looking forward to spring. Just as spring marks a change in the weather, there are renewed changes and challenges to the face of long term care in the State of Rhode Island. These changes will take place in the form of what is termed the Global Waiver.

In late December of last year, Governor Donald L. Carcieri announced an agreement with the federal Centers for Medicare and Medicaid Services on what is formally known as the Rhode Island Global Waiver Compact. This is the first waiver of its type in the nation. The Global Waiver agreement has been approved by the Rhode Island General Assembly.

In a nutshell, the Global Waiver will eventually change the face of long term care in Rhode Island. It is designed to change the focus of Medicaid in the state by shaping a system that provides community support to seniors to help them remain in their own homes in preference to nursing home care.

Why does Rhode Island need this Global Waiver? Currently, Medicaid spending accounts for 25% of the state budget. These funds are growing about 7% per year. By changing the way the state pays for Medicaid and long term care, the Global Waiver will allow more money to be spent on community based care. The Global Waiver also streamlines the administration of Medicaid dollars so that more money can be used to place increased funds to concentrate on consumer responsibility and choice, more emphasis on prevention and wellness and a greater reliance on home and community based care.

In this issue of *The Older Rhode Islander*, you will find an extensive question and answer article about the Global Waiver. Please take the time to read this article on the Global Waiver and its impact on the senior population. I think that you will agree that the Global Waiver will produce a more effective and compassionate system of long term care in Rhode Island.

Corinne Calise Russo, Director

## News from the Social Security Administration...

A new law may make it easier for some Americans to allow their retirement funds to recoup losses. That's because mandatory withdrawals from certain retirement accounts have been waived for tax year 2009.

Usually, anyone age 70 and a half or older is required to withdraw funds from their retirement plans each year, even if the money isn't needed. These plans include 401(k)s, 403(b)s, some 457(b)s as well as IRAs and IRA-based plans such as Simple IRAs and SEPs.

However, The Worker, Retiree and Employer Recovery Act of 2008 waives the requirement to withdraw funds in 2009. To learn more, visit [www.irs.gov/pub/irs-drop/n-09-09.pdf](http://www.irs.gov/pub/irs-drop/n-09-09.pdf)

### AMERICA SAVES WEEK:

More than 100 national groups and hundreds of local organizations participated in America Saves Week, which took place from February 22 to March 1, 2009. Social Security is proud to be one of them.

For people who want to save, Social Security offers online planning tools such as the *Retirement Estimator*. The *Estimator* allows people to try out different retirement scenarios. Just plug in some quick information and you'll get estimates of your future

benefits based on your personal earnings record. Try it out at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

Another great resource for planning and saving for your future is Social Security's *Retirement Planner* at [www.socialsecurity.gov/retire2](http://www.socialsecurity.gov/retire2). There, you'll find benefit calculators, information about eligibility, a link to online application and other useful resources.

One of those resources is the Employee Benefit Research Institute's *Ballpark Estimator*. This online tool includes an easy-to-use, two-page worksheet that helps identify how much you need to save for a comfortable retirement.

### SOCIAL SECURITY ONLINE:

Social Security has a new online retirement application and a new celebrity spokesperson to help spread the word.

Michael J. Astrue, Commissioner of Social Security, and Academy Award winning actress, Patty Duke, unveiled Social Security's new online retirement application and launched the agency's *Retire Online* campaign, featuring cousins Patty and Cathy Lane from the hit 1960's sitcom, "The Patty Duke Show."

"Social Security's new online retirement application can be completed in as little as 15 minutes from the comfort of your home or office," Commissioner Astrue said. "Filing online means there's no need to drive to a local Social Security

office or wait for an appointment with a Social Security representative. I'm thrilled that Patty Duke has volunteered to help us promote retiring online."

"Like millions of other baby boomers, I like to spend time with my grandchildren, travel or just relax with a good book. And I love the convenience of doing things online," Ms. Duke said. "Social Security has made applying for retirement benefits online easier than ever before. So when you decide to retire, apply online for Social Security benefits at [www.socialsecurity.gov](http://www.socialsecurity.gov). It's so easy!"

To see a demonstration of Social Security's online retirement application and to view the new public service announcements starring Patty Duke as cousins Patty and Cathy Lane, go to [www.socialsecurity.gov/pattyduke](http://www.socialsecurity.gov/pattyduke).

### New Resources for Alzheimer's

The Portsmouth Multi Purpose Center, 110 Bristol Ferry Road, serves as a base for an Alzheimer's/Caregiver meeting every Tuesday from 9:30 to 11:30 a.m. There is no charge for these meetings. For information, call Judy Travis at 683-4106.

Since 2003, the U.S. Administration on Aging has funded the National Alzheimer's Contact Center, part of the Alzheimer's Association, as a trusted source for information, referral and assistance about Alzheimer's Disease.

Log on to the Center's web site at [www.cdph.ca.gov/programs/Alzheimers](http://www.cdph.ca.gov/programs/Alzheimers).

## After-Hours Emergency Response Program operates 7 days a week, 24 hours a day for abuse and self-neglect reports

Just a reminder..The Department of Elderly Affairs After-Hours Emergency Response Program for Elders operates Monday through Friday from 4:00 p.m. to 8:30 a.m. on weekdays, weekends and holidays.

The telephone number for the After-Hours Emergency Response Program for Elders in Crisis is the same number for the DEA Protective Services reporting line: 462-0555. The DEA Protective Services Unit staffs this line Monday through Friday from 8:30 a.m. to 4:00 p.m. on normal business days.

The After-Hours Emergency Response Program for Elders in Crisis program was established in 2006 to address the need for a comprehensive response to elders in crisis at night and on holidays and weekends.

When a call is made to the After Hours Emergency Response Program for Elders in Crisis line, a licensed clinician will make an initial assessment to determine the appropriate action to be taken immediately.

The Assessment team will also take routine reports, such as allegations of financial exploitation or reports of elder self-neglect, and will forward those reports to DEA on the next business day.

## ***Your Medicare news and information page: Fight Medicare fraud; Watch out for penalties***

### **HELP PREVENT MEDICARE FRAUD: DO'S AND DON'T'S:**

Each year, Medicare loses millions of dollars due to Medicare fraud. Scam artists are always on the lookout for new ways to defraud the Medicare system. Medicare fraud not only costs money, but it can also deprive a beneficiary of needed medical services.

What is Medicare fraud? Medicare fraud occurs when an individual or organization deliberately deceives Medicare in order to obtain money to which they are not entitled. Fraud usually involves billing for services that are not provided or billing for services at an inflated rate.

Learn to recognize Medicare fraud, preserve valuable Medicare dollars and improve the quality of your health care. If you suspect Medicare fraud, contact the Rhode Island SMP (Senior Medicare Patrol) at 462-4444.

Medicare offers these do's and don't's to help prevent Medicare fraud:

Do protect your Medicare number (on your Medicare card). Treat your Medicare card like a credit card. Don't give the number out to anyone except your doctor or Medicare provider. Never give your Medicare number in exchange for free medical equipment or any other free offer. Dishonest providers will use your numbers to get payment for services never delivered.

Do ask questions. You have a right to know everything about your medical care, including the costs billed to Medicare.

Do educate yourself about Medicare. Know your rights and know what a provider can and can't bill to Medicare.

Do use a calendar to record all of your doctor's appointments and what tests or x-rays you get. Then check your Medicare statements carefully to make sure you received each service listed and that all the details are correct.

Do be cautious of any provider or plan representative who says he/she has been approved by the federal government or Medicare.

Do be wary of providers who tell you that the item or service isn't usually covered, but that they "know how to bill Medicare" so that Medicare will pay.

Do make sure that you understand how a plan works before you join.

Do always check your pills before you leave the pharmacy to be sure that you got the full amount. If you don't get your full prescription, report the problem to the pharmacist.

Do review your Medicare payment notice for errors. The payment notice shows what services or supplies were billed to Medicare, what Medicare paid and what you owe. Make sure that you were not billed for medical supplies or equipment that you didn't get. If you spend time in the hospital, make sure the admission date, discharge date and diagnosis on your bill are correct.

Do report suspected instances of suspected Medicare fraud. Again, in Rhode Island the SMP number is 462-4444.

Don't allow anyone, except your doctor or other Medicare providers, to review your medical records or recommend services.

Don't contact your doctor to request a service that you do not need. Don't let anyone persuade you to see a doctor for care or services that you do not need.

Don't accept medical supplies from a door-to-door salesman. If someone comes to the door claiming to be from Medicare, remember that Medicare does not send representatives to your home.

Don't be influenced by certain media advertising about your health. Many radio or television ads may offer services or supplies that you do not need. These ads don't have your best interest at heart.

### **WHAT ARE THE LATE ENROLLMENT PENALTIES FOR MEDICARE PARTS A & B?**

Ever wonder about enrollment penalties for Medicare Part B and Medicare Part D? Then read on.

This column answers those two questions about late enrollment penalties for Medicare Part B (medical insurance) and Part D (prescription drug program).

**Q.** How long do the penalties for Part B and Part D last?

**A.** If you are 65 and did not sign up for Medicare Part B and Part D when you first qualify, you will have to pay a penalty for the rest of your life if you decide to join Part B or Part D after your Initial Enrollment Period ends. An exception to Part B is if the person is still actively working or is covered under a policy of a spouse that is actively working. An exception to Part D is if the person has coverage that has been deemed "creditable coverage" by Medicare.

If you are not 65 when you first became eligible for Medicare and did not sign up for Medicare Part B and/or Part D during your Initial Enrollment Period, you will have to pay a penalty if you decide to join Part B and/or Part D only until you turn 65. At age 65, you will get a new Initial Enrollment Period and have a second opportunity to sign up for Medicare Part B and/or Part D without paying a higher premium.

**Q.** A working wife provided health care coverage for her retired husband. Her health coverage did not include prescription drugs. She has now retired and is looking to sign up for Medicare Part D plan which they did not pick up when they first became eligible. Would they face a penalty for late enrollment even though the wife was actively working?

**A.** Yes. Although the wife was providing health coverage through active work, her coverage did not include prescription drugs or "creditable coverage." Therefore, they will both have to pay a higher premium for late enrollment.

Note: If they did not sign up for Medicare Part B when they first became eligible, they would not be faced with a penalty for Part B because the wife was actively working.

So remember, for Part D, the only way to prevent a late penalty is if you or your husband or wife has "creditable coverage" whether you are actively working or not.

For Part B, the only way to prevent penalty is when a beneficiary or his/her husband or wife is actively working regardless of whether they have health coverage or not.

## ***Diabetes can be prevented or controlled with changes in your diet***

Studies show that people at high risk for type two diabetes can prevent or delay the onset of the disease by losing five to seven percent of their body weight. Making healthy foods choices, such as eating more fruits and vegetables, is one way to lose weight safely.

The National Diabetes Education Program (NDEP) has a new feature article that highlights easy and inexpensive way for people at risk for type two diabetes to increase the number of fruits and vegetables they eat as they take small steps to lose weight and lower

their diabetes risk. The article, "Eat Fruits and Veggies to lose Weight and Lower Your Risk for Type Two Diabetes," provides several tips, including adding fruits and vegetables to favorite recipes and visiting farmers markets to try new, fresh produce.

For additional information on diabetes prevention and control, visit the NDEP web site at [www.ndep.nih.gov](http://www.ndep.nih.gov).

The American Foundation for the Blind announces a new section on their web site-"Diabetes-A Guide to Caring for Yourself

When You Have Vision Loss." The guide includes information on healthy eating, monitoring, taking medications, coping and other resources. The guide was written by Ann S. Williams, Ph.D., a nurse

with 20 years experience as a diabetes educator, much of that experience in blindness rehabilitation centers. For information, go to [www.afb.org/seniorsite/diabetesguide](http://www.afb.org/seniorsite/diabetesguide).

*The Rhode Island Department of Elderly Affairs (DEA), John O.*

Editor: Larry Grimaldi

# The Older Rhode Islander

March 2009

## New Global Waiver will change the face of long term care in Rhode Island. More choices possible.

Agreement between Rhode Island and the federal Centers for Medicare and Medicaid Services has produced a new program known as the Rhode Island Global Waiver Compact. The compact will change the way Medicaid is administered in Rhode Island and will focus on an expanded range of home and community care programs for persons who wish to remain in the community and not receive their long term care in nursing homes. Here are some important questions and answers regarding the Global Waiver and its affect on seniors.

**Q. What is the Global Waiver?**

A. The Medicaid Global Waiver is an agreement with the federal government about how Medicaid money is spent. Medicaid, a program that funds health services for qualified elders, disabled, and children and families, is paid for by both federal and state governments. Under this new agreement, the federal government will relax its Medicaid rules to allow Rhode Island to spend federal Medicaid money on a broader range of services through streamlining the administrative processes that would not be possible without the Medicaid Global Waiver.

**Q. Why does Rhode Island need this waiver?**

A. Under the current system, federal rules governing how Medicaid money can be spent do not allow for the health care innovations Rhode Island envisions. The Global Waiver will facilitate increased consumer responsibility and with choice, more emphasis on prevention and wellness and a greater reliance on home and community based care as opposed to institutionalized care. Along with improved health care, the waiver is needed to ensure that the Medicaid program remains affordable. Medicaid spending amounts to 25% of the state budget and is anticipated to grow at a rate of 7% a years. State revenues are projected to grow at just a 1.8% rate.

**Q. Will people who are now receiving Medicaid-funded services lose them?**

A. No. The State of Rhode Island is bound to follow the eligibility rules that were in place as of November 1, 2008. The eligibility rules cannot be easily changed; any changes must be approved by the state legislature and the federal government.

**Q. Will people in nursing homes be forced to leave?**

A. No. Anyone who is in a nursing home and continues to need nursing home care can stay in the nursing home. With this waiver, the goal is that people will not be forced to go to nursing homes because they lack choices.

**Q. What is the timetable for these programs?**

A. The Medicaid system as we know it has grown over the last 40 years. Reforming the system and making it more affordable will not happen overnight; that will take a few years. Since the Global Waiver had received Rhode Island General Assembly approval, an Assessment Team will be assembled and new levels of care will be drafted so that assessment services will be operating by July 1. In the meantime, departments will be working with providers to offer more home and community based services.

**Q. How many different waiting lists will there be?**

A. There are already waiting lists for some Medicaid-funded services. That will not change initially, but the goal of the Medicaid reforms made possible by the Global Waiver is to eliminate waiting lists.

**Q. Who will decide whether or not a person requires nursing home or residential care?**

A. There are already state regulations that dictate whether or not a person requires residential care. The new global Waiver will make two differences. There will now be more alternatives to residential care so that even if a person requires a high level of care, it may be possible for him/her to receive that care in the home and the community.

**Q. Does the waiver conflict with any state laws?**

A. No. The waiver must conform to all federal and state laws. Changes in the Medicaid programs cannot be made without public notice and legislative approval.

**Q. What happens if a person or family disagrees with the Assessment Team's decision about what kind of care is recommended and would be paid for?**

A. People will be able to appeal any decision to an independent board.

**Q. What criteria are used to decide if a person needs residential care?**

A. People are assessed for their skilled needs or their ability to perform what are called Adult Daily Living skills. If they require extensive or total dependence they are eligible for nursing home care. Now, with the Global Waiver, more supports will be created that will assist people with these Daily Living Skills in their home or in less restrictive settings.

**Q. If more than one person in the family qualifies for Medicaid help? Is there a preference given to keep them in the home?**

A. The advantage of the Global Waiver is that families can be assessed as a unit and not according to separate programs. Standards will be set for these sorts of situations, but the family will also be able to weigh in on the decision.

**Q. Are there any preferences in this system?**

A. Priority is based on medical necessity; those in need of the highest level of care get priority.

**Q. What kinds of home and community care based services are envisioned by this Global Waiver?**

A. They would include housekeeping, nutrition, nursing care, medication management, financial management, medical transportation, physical and occupational therapy, day care, home companions, coordinated medical care, assisted living and other non-institutional living arrangements.

## Beware of sales pitch by the Advantage Senior Advisory Group

Some seniors report that they are getting calls from an agency called Advantage Senior Advisory Group. A senior in the Johnston area was contacted by this company and tried to pressure the senior to give them an appointment at his/her home. The agent on the phone offered her a plan with "free" hearing aids, dental coverage and glasses. Please be reminded that if it sounds too good to be true, it probably is. If you get any complaints about this company, please try to collect as much information as possible about the agent or representative so that a formal complaint can be submitted to appropriate state and federal agencies. Thanks to Heidi Ross from the Johnston Senior Center for bringing this complaint to our attention. .