

The Older Rhode Islander

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Rhode Island joins the celebration of May as Older Americans Month

May is Older Americans Month, a great time to bring attention to the issues that affect older adults and create community-wide opportunities to help older Americans improve their quality of life. This year's theme is "Living Today For a Better Tomorrow," and we, as a nation, must work together to give older adults the tools they need to make healthy decisions.

By 2030, one in every five Americans will be age 65 or older. Although the risk of disease increases with advancing age, poor health is not an inevitable consequence of aging. Many illnesses, disabilities and even death associated with chronic disease are preventable.

Nearly 40% of deaths in America can be attributed to poor health habits such as lack of physical exercise, poor eating habits and smoking. Older Americans can prevent or control chronic disease by adopting healthy habits such as exercising regularly, maintaining a healthy diet and ceasing tobacco use.

The benefits of regular physical activity include weight control, healthy bones, muscles and joints, arthritis relief, reduced symptoms of anxiety and depression; and more. Exercise does not have to be strenuous and is safe for people of all age groups. In fact, it's healthier to exercise than eliminate it altogether. Older Americans can greatly benefit from a regular exercise routine that includes strength, balance, stretching and endurance exercises.

In addition to a regular exercise routine, good nutrition is vital in maintaining good health. Improving older Americans' diets can reduce the occurrence of chronic diseases, but most older adults over age 65 do not maintain a healthy diet. Reducing saturated fats and eating a balanced diet of fruits, vegetables,

and grains can help out older Americans on the right track to staying healthy.

Tobacco use increases the risk of heart disease and cancer and is the single most preventable cause of death in the United States. Older adults who stop smoking will gain immediate and long-term health benefits.

While it's important for older Americans to have good physical health, it's equally important that they maintain good mental health. Nearly 20 percent of Americans age 55 and older experience depression and anxiety disorders.

Studies have shown that engaging in social activities within the community can greatly improve mental health. In fact, research has demonstrated a strong relationship between volunteering and mental health and that volunteering provides older adults with greater benefits than younger volunteers. Benefits include improved mental and physical health, greater life satisfaction, lower rates of depression and lower mortality rates.

The U.S. Administration on Aging and its National Aging Services Network support a number of successful programs throughout the country that are helping older adults live better today and in the future. These programs keep people independent and out of nursing homes through streamlined access to health and long term care information and options and provide home and community-based systems of services that include the support for family caregivers. These programs also encourage older people to remain active and make behavioral changes through the increased use of evidence-based disease prevention programs under the Older Americans Act as well as the use of preventive benefits available under Medicare.

Americans of all ages and backgrounds can celebrate Older Americans Month. Contact your local Agency on Aging and volunteer for activities in your area, promote community, state, and national efforts to serve older adults and find ways to enrich the lives of older adults who touch your life.

Additionally, actively search out ways you can involve your community's older adults in volunteer efforts, allowing them to share their wisdom and energy. By working together, we can improve the health and well being of our Nation's older adults and pave the way for better health as we age.

Telephone Safety: Watch out for phone-based scams and schemes

by: Mark A. Matteo
Cox Communications New England Security Manager

Today's scam artists are extremely savvy, especially with phone fraud that is targeted at the senior population. In fact, a 2008 study conducted by Cox Communications and the National Council on Aging (NCOA) found that 95 percent of people believe more needs to be done to protect seniors from phone scams.

The Cox/NCOA survey was given to participants aged 55 and older to assess and understand the vulnerabilities of seniors and phone-based fraud. Additional highlights include:

- 81 percent of seniors polled believe that consumers are less guarded when contacted via telephone and may become victims of phone scams.
- Nearly one-third of seniors know someone who has been the victim of a phone-based scam.
- Scams involving identity theft are the most worrisome to seniors (56%) and more than one-third of seniors worry most about stolen credit card or bank information scams.
- Of the seniors polled, more than six out of ten (64%) would like to receive resources and tools for protection from phone-based phone scams.

So the next time your telephone rings, Cox wants to make sure it is easy for you to identify phone fraud. Legitimate sweepstakes will not ask for administrative fees, taxes or other payments because it is illegal.

Remember that skilled scam artists will take the time to connect with you personally and emotionally. Beware of unknown callers and listen for some of these common catchphrases . . .

- You must pay for the offer immediately.
- The "agency" offers to recoup funds that were lost in another fraudulent scheme.
- The same company calls repeatedly.
- The caller offers to repair your credit report for a fee.
- The caller asks for personally identifiable information, including social security and account numbers.
- No written information is available.
- Caller does not disclose any specific details on the donation or charity.

Additional resources, tips and tools to assist consumers concerned about online and phone safety can be obtained by calling 1-866-940-9150 or at www.cox.com/takecharge/seniors.

A message from Director Corinne Calise Russo



Director
Corinne Calise Russo

Greetings:

Let me take this opportunity to wish all of you a happy Older Americans Month. It is entirely appropriate that we take this month to pause and reflect on the accomplishments

and rich cultural heritage that seniors bring to our every day lives.

This year's theme, "Living Today for a Better Tomorrow" puts emphasis on improving our personal health habits. Studies have shown that proper nutrition and regular exercise improves the quality of life for seniors. Studies have also shown that regular socialization and remaining active in the community also contribute to a happier and healthier lifestyle.

May is also a time to take a look at the many improvements in programs and services that help seniors and adults with disabilities. As we learn to provide more and better programs and services to seniors and adults with disabilities, our emphasis on community based services

becomes an ever-increasing goal. These services keep seniors at home and not in a nursing home.

The theme for this year's Older Americans Month celebrations also encourages older people to make changes in their lifestyles to improve their overall health. Small changes such as quitting smoking, beginning an exercise program and improving one's diet can make a major contribution to "Living Today for a Better Tomorrow."

Take the time to enjoy the Older Americans Month celebrations in your community. Take the time to thank a senior for their life achievements and accomplishments. Take the time to talk to a senior about the wondrous time they have lived in. Take the time to "Live Today for a Better Tomorrow."

Sincerely,
Corinne Calise Russo, Director

News and information from DEA

DEA awarded SHIP grant for health care counseling

CRANSTON —Corinne Calise Russo, Director of the Rhode Island Department of Elderly Affairs, has announced that the agency has been awarded a one-year \$201,000 grant from the Centers for Medicare and Medicaid Services to continue providing health insurance counseling to seniors and adults with disabilities. The grant covers the period of April 1, 2009 to March 31, 2010.

The State Health Insurance Program provides information and support to Medicare beneficiaries about their benefits and health insurance choices.

"This grant will allow DEA to continue to help beneficiaries get the most out of their health insurance," Russo observed.

Nearly \$36 million has been granted to 54 SHIPs across the nation. DEA has sponsored a SHIP in Rhode Island since 1989.

Rhode Island SHIP is part of a national partnership to help consumers determine their health care options. 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 to deal with issues regarding health care.

Volunteer SHIP counselors can discuss Medicare, Medicare drug plans, supplemental insurance, Medicare Advantage plans, free and reduced-cost medical care programs, federal retiree health insurance, Veterans benefits, long-term care insurance and other programs.

Currently there are more than 100 SHIP volunteers in the state. Last year, these volunteers counseled 11,249 seniors and adults with disabilities and/or their caregivers.

"The Rhode Island State Health Insurance Assistance Program serves an important role in providing information and support to people with Medicare all across Rhode Island," said CMS Acting Administrator Charlene Frizzera. "This new funding will help to ensure that the Rhode Island SHIP continues to work with local governments, community-based organizations and other partners in Rhode Island to help meet the needs of our Medicare beneficiaries."

CMS expects the SHIPs to use the 2009 funding to conduct targeted community-based outreach to people with Medicare who may be unable to access other sources of information. SHIPs will also provide outreach and assistance to current and newly eligible Medicare beneficiaries and their caregivers, with a special emphasis on reaching people who will most likely be eligible for Medicare's low-income subsidy if they enroll in Medicare prescription drug coverage.

The Rhode Island State Health Insurance Program will use grant funds in part to partner with the Department of Labor and Training's One Stop employment centers and the Department of Health and Human Services regional Food Stamp Eligibility Offices to identify and reach low-income beneficiaries. The RI SHIP will also form new partnerships with community mental health centers and social service and behavioral health agencies to reach and serve Rhode Island beneficiaries with disabilities. Partnerships will be developed with consumer and family advocacy groups such as The Sherlock Center, the Developmental Disabilities Council, Advocates in Action and Parents for Alternative Living. For more information on the SHIP program, call THE POINT at 462-4444.

FEDERAL NEWS AND NOTES: On February 25, Rep. Eddie Bernice Johnson (D-TX) reintroduces the Alzheimer's Family Assistance Act (H.R. 1192) which would provide an income tax credit for family members providing care to a relative with long term care needs. The tax credit would start at \$2,000 in 2009 and increase each year until it reaches \$3,500 in 2012. The bill also allows a tax deduction for long term care insurance premiums and improves consumer protections for long-term care insurance policy holders.

SENIOR JOURNAL: The *Senior Journal* cable television program is devoted to exploring the issues of growing older in Rhode Island through the personal perspectives of seniors. Programs are produced by senior volunteers and are sponsored by Department of Elderly Affairs (DEA) with the support of COX Communications. Programs are aired on Sundays at 5:00 p.m.; Mondays at 7:00 p.m.; and Tuesdays, Wednesdays, and Thursdays at 11:30 a.m. over statewide interconnect channel A.

PRESCRIPTION CARD: United Way/211 has prescription discount cards called FamilyWize. The card is good for a 50% discount off prescriptions for all ages and income categories. For information, call 211.

DONATIONS NEEDED: The Charlestown Senior Center is in need of Food Pantry donations. Non-perishable items such as canned soup, tuna fish, tea, coffee, vegetables and drink mixes are accepted. Non food items such as toothpaste, soap, laundry detergent, paper products and shampoos are also welcome. For information, call 364-9955.

FUNERAL RESOURCE: The Funeral Consumers Alliance of Rhode Island wants to help you pre-plan the type of services you would like upon your death. This process will give you peace of mind, relief in your time of grieving, and assurance that your last wishes be carried out. Pre-planning is not pre-payment. The Alliance wants you to make sure that you investigate pre-payment plans very carefully before you set them up. For more information on pre-planning, call the Alliance at 884-1131.

KOSHER FOOD DONATIONS: Several agencies are joining together to start a Kosher Food Pantry. Among the items sought are cereals, vegetarian or kosher soups, pasta, crackers, toothpaste, toilet paper, low-calorie canned fruits, canned salmon, tomato products, canned vegetarian beans, raisins, peanut butter and graham crackers. Currently, the drop-off points are the Jewish Community Center, 401 Elmgrove Avenue, Jewish Family Services, 959 North Main Street, Jewish Seniors Agency, 100 Niantic Avenue, all of Providence and the Phyllis Siperstein Tamarisk Assisted Living Residence at 3 Shalom Drive in Warwick.

INFORMATION ABOUT HEALTH CARE PRODUCTS AND SERVICES: "Who Cares: Sources of Information About Health Care Products and Services" is a short list of resources on topics such as generic drugs, hormone therapies, medical ID theft, hearing aids and other subjects. "Who Cares" explains how to find dependable health information online and where to file a complaint, as well as advising persons about the necessity of calling their doctor before making a health care decision. You can order a copy of "Who Cares" by calling 1-877-382-4357 or 1-866-653-4261 (TTY). If you would like to order up to 200 copies, go to www.ftc.gov/bulkorder.

Food Stamp benefits are enhanced

Governor Donald L. Carcieri has announced that Rhode Island residents receiving food stamp benefits, officially titled the Supplemental Nutrition Assistance Program, will receive an increase in their monthly payments beginning on April 1 from the 2009 American Recovery and Reinvestment Act (the Economic Stimulus program). The increased allowances were added automatically to the beneficiary's Electronic Benefits Card. The increased benefit is available to all current and future participants. Benefits were determined by the number of individuals in a household. On average, a household of one received an increase of \$24. A household of two saw an increase of \$44. A household of three received an additional \$63 and a household of four saw an increase of \$80 per month.

"No one should have to worry about where their next meal is coming from," said Governor Carcieri. "The goal of the stimulus program is to ensure that individuals and families are receiving the necessary nutritional means to live a healthy lifestyle."

As of February 2009, there are 97,207 participants of the SNAP program in Rhode Island. The increased federal stimulus funds will add approximately \$2.2 million directly into the Rhode Island economy each month. USDA estimates that for each dollar, it infuses \$1.84 in direct and indirect dollars into the local economy. The increase in the SNAP benefit will remain in effect beyond the end of the stimulus period, September 20, 2010, as it is based on the Thrifty Food Plan which sets SNAP benefits to accommodate the increase in food costs.

At the urging of the Governor, the Department of Human Services recently initiated a number of policies to streamline the application process, expand eligibility, ease access to and increase participation in the SNAP program, in particular to target greater participation of elderly and disabled, unemployed and low-income families. To further streamline the application process, DHS will seek to adopt a 12-month certification requirement, versus the current six-month recertification, and is currently switching from face-to-face application requirement to a telephone-based application.

"We have stepped up our efforts to provide information to Rhode Island families in need and maximize federal stimulus dollars coming into Rhode Island's economy," said Gary Alexander, Acting Secretary for the Executive Office of Health and Human Services. "Many individuals who are eligible to receive benefits may not be aware of available assistance. We have increased our efforts to communicate to the public through our partnership with URI, United Way/211 and other community organizations, to ensure that the public has access to information and feels comfortable that the information is confidential."

To enhance communication among new populations, specifically the recently unemployed, DHS has partnered with the Department of Labor and Training to provide information on the SNAP program to those receiving unemployment benefits. The Department of Labor and Training will now include informational brochures on the SNAP program in its mailings to new unemployment insurance recipients.

"I commend DHS for their ongoing efforts to help Rhode Island families gain access to available benefits," continued Carcieri. "These initiatives will ease the stress for many families in Rhode Island."

Through the partnership with DHS, the University of Rhode Island Feinstein Hunger Prevention Center operates the SNAP outreach program to the community, including a confidential hotline for individuals to receive information at 1-866-306-0270. The web site is www.EatBetterToday.com. Individuals can also call 211 for information on the SNAP benefit and other assistance programs. Information is also available on line at www.dhs.ri.gov.

Beware of fraud when awaiting your stimulus check

By now, everyone has heard about the \$787 billion economic stimulus package. The package, formally known as the American Recovery and Reinvestment Act of 2009, has many provisions that directly affect seniors and aging network agencies. Here are some of those provisions:

The 55 million Social Security and Supplemental Security Income beneficiaries, as well as those receiving Veterans and Railroad retirement, will receive a one-time payment of \$250. The payment will be delivered in the same way as your regular benefits. Hence, if you receive your benefits by direct deposit, then your payment will go into your direct deposit account. If you receive a paper check, you will receive your payment by check via the mail.

According to Social Security Commissioner Michael J. Astrue, "We have been working diligently to issue the \$250 one-time economic recovery payment as soon as possible."

"The legislation requires extensive coordination with other federal agencies and I'm pleased that we are on track to issue these recovery payments earlier than the statute requires. Soon, more than \$13 billion will be in the hands of more than 50 million Americans," he declared.

The payment will be separate and will not be added to your normal monthly benefits. This one-time benefit will be distributed in late May. By early June, all payments will be made.

Please note; no action is required on your part to receive this payment.

State government employees who are not eligible for

Social Security will also receive a \$250 payment. The package also provides for a \$250 refundable tax credit to those federal and state retirees who worked at a time when their wages were not subject to the Social Security payroll tax. They will have to file a tax return and this credit will reduce the amount they may qualify for under the Making Work Pay Credit, if the filers are still working.

The economic stimulus package also provides that \$90 million must be used for education and outreach regarding the transition to digital television. This includes grants to organizations to educate vulnerable populations, particularly senior citizens minority communities, persons with disabilities, low-income persons and those living in rural areas. The funds can be used to provide one-to-one assistance for installing the digital to analog converter boxes for these populations.

For individuals who may have lost their jobs from September 2008 through the end of 2009 and qualify to extend their health insurance benefits under COBRA, the government will pay 65% of the total cost of the employer premium for the first nine months. Those who did not elect to enroll in COBRA coverage will have 60 days to enroll if they choose to do so. COBRA is not available for people whose companies go out of business or drop the insurance.

The stimulus package also provides funding to the

Secretary of Health and Human Services to support a study of the use of innovative technologies to assist the elderly, adults with disabilities and caregivers throughout the aging process.

There is \$120 million set aside for the Community Service Employment program for Older Americans. The funds are to support additional employment opportunities for low-income seniors. This funding is available until June 30, 2010.

In addition to the \$500 million set aside for clearing up the Social Security Administration backlog of disabilities and claims processing, the economic stimulus package also allocates \$150 million to acquire and construct state nursing homes and residences, or to modify or remodel existing facilities that serve veterans.

Almost on cue, scammers have already begun hatching their schemes to defraud beneficiaries from receiving their stimulus payments. Seniors should beware of what is called "phishing" techniques by schemers and scammers.

What is "phishing"?

"Phishing" occurs when a person or group of persons attempts to obtain personal information by

sending e-mails, making telephone calls or otherwise contacting seniors to obtain valuable identification information such as a bank account or credit card number. The scammers then use this information to essentially rob the senior of funds and/or assets.

To avoid becoming a victim of a stimulus payment "phishing" scam, remember these simple rules:

1. All beneficiaries are scheduled to receive their payments by late May or early June. Beware of anyone that contacts you and says that they want to help you receive your stimulus payment.
2. The payment is automatic. There are no forms to be filled out or sent in or applications to complete
3. Do not fall victim to fraudulent e-mails or phone calls about the \$250 payment.
4. Most certainly, don't pay anyone a fee to "help you collect your payment."

If beneficiaries are approached by someone "phishing" for information, they should call the Social Security Office of the Inspector General at 1-800-269-0271 between the hours of 10:00 a.m. and 4:00 p.m. Reports of this type of activity can be filed online at www.socialsecurity.gov/oig.

The Rhode Island Department of Elderly Affairs (DEA), John O. Pastore Center, Howard Building, 74 West Road, Cranston, RI 02920 publishes the Older Rhode Islander four times each year. The next issue will be published in September. Written comments and suggestions are welcome. DEA encourages aging network agencies to reprint any article(s) that appear in this publication. While permission to this material is not required by DEA, it is requested that this agency be cited as the source of the material. For additional information, please call Larry Grimaldi at 462-0509 or 462-0503 (FAX). You can also e-mail larry@dea.state.ri.us. The DEA web site is www.dea.state.ri.us. Governor: Donald L. Carcieri Editor: Larry Grimaldi Director: Corinne Calise Russo

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DEA program feature: Advance Health Care Directives

Advance directives are written instructions indicating which medical care that persons wish, or don't want to receive, if they are unable to communicate their wishes.

The durable power of attorney for health care permits persons to appoint an agent to make health care decisions on the person's behalf, if the need arises.

With a living will, individuals direct their physicians to withhold or withdraw life-sustaining procedures.

Individual copies of the Rhode Island form for the durable power of attorney for health care and living will are available from the Department of Elderly Affairs by calling 462-3000 or THE POINT at 462-4444.

Advance directives may also be downloaded from the RI Attorney General's web site at www.riag.state.ri.us.

Advance directives should be completed long before a health care crisis arises and they may be revoked at any time.

The COMFORT ONE bracelet program enables emergency medical service personnel to honor a terminal patient's request to avoid resuscitation in his/her last minutes. Call 222-2401.

Samaritans issue call for new volunteers; training provided

The Samaritans of Rhode Island is looking for more volunteers to help their organization deal with the expected increase in calls due to the recession. According to Denise Panichas, Executive Director for the Samaritans, it appears that more calls have been noted in the last few months due to Rhode Island's poor economy, loss of jobs, loss of homes and Rhode Islanders not having enough income to pay bills. According to the latest statistics from the Department of Labor and Training, Rhode Island's unemployment rate has skyrocketed

to 10.3 percent. As Panichas observed, calls are made to the suicide hotline when people have lost hope, don't feel that anyone cares, think that they are a burden to their family and think that their family would be better off without them. Volunteers help callers to realize that someone does care and that their families and friends don't want them to take their own life.

In January of this year, the Samaritans received a grant of \$200,000 from the Substance Abuse Mental Health Services Administration to help them get their

message out into the community. As Panichas observed, the Samaritans are not only good listeners, but they also offer the caller some basic tools to help solve their problems. To reach the Crisis Hotline Center, call 272-4044.

The Samaritans also have a web site for those that prefer anonymity of the site, to calling on the telephone. That web site is www.samaritansri.org. According to information provided by the Samaritans, the web site has grown from 6,139 visitors in 2004 to 17,409 in 2007.

The Samaritans hold training classes every month. Classes are held at the First Unitarian Parish Center at Benevolent and Benefit Streets in Providence. For more information on volunteering for the Samaritans, call 272-4243.

ANOTHER SUICIDE

HOTLINE

RESOURCE

VETERANS SUICIDE

HOT LINE: The Veterans Administration also has a Suicide Hotline. The number is 1-800-273-TALK (1-800-273-8255).

Resource information for Alzheimer's families....

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. The national Alzheimer's Contact Center has assembled more than 1,000 pages of rich contact, resources and supports for people with the disease, caregivers, researchers and policy makers.

Log on to the Center's web site at www.cdph.ca.gov/programs/Alzheimers to find:

1. Tips for caregivers and people living with Alzheimer's Disease.
2. Tools to assist with caregiving and planning.
3. News articles and briefs.
4. Contact information for the free 24/7 professional care consultation service in over 150 languages.
5. Opportunities to share insights and receiving support on the message boards.

The National Alzheimer's Contact Center is currently conducting a new linking Campaign. The campaign is designed to encourage aging and caregiver support programs to complement their services by offering easy connections to Alzheimer's resources and supports. To link to the National Alzheimer's Contact Center, ask your webmaster to add a link to the www.alz.org in the resource section of your web page.

If you are interested in adding this link to your web page as a resource, please e-mail Nora Yahya at nyahya@nausua.org.

Medicare has programs to keep your heart healthy

Although American Heart Month was observed during February, the Centers for Medicare and Medicaid Services (CMS) reminds beneficiaries that Medicare provides coverage for cardiovascular screening blood tests and smoking cessation programs.

CMS provides these quick facts:

1. Although heart disease is thought of as a "man's disease," heart disease is the leading cause of death for both men and women in the United States and women account for 52.8 percent of the total heart disease deaths.
2. Heart disease is the leading cause of death for women 54 and older.
3. Major risk factors for heart disease include high blood pressure, high blood cholesterol, tobacco use, diabetes, physical inactivity and poor nutrition.
4. The average age for the first heart attack for men is age 66.
5. Smoking causes coronary heart disease, the leading cause of death in the United States.
6. Cigarette smokers are two to four times more likely to develop coronary heart disease than non-smokers are.
7. Cigarette smoking causes reduced circulation by narrowing the blood vessels (arteries). Smokers are more than 10 times as likely as non-smokers to develop peripheral vascular disease.

Coverage for a beneficiary's cardiovascular screening benefit is a part of Medicare Part B.

According to CMS, Medicare Smoking Cessation counseling is available to beneficiaries who meet one of the following criteria:

1. Use tobacco and have a disease or an adverse health effect that has been found by the U. S. Surgeon General to be linked to tobacco use, or,
2. Are taking some form of therapeutic drug whose metabolism or dosing is based on approved U.S. Food and Drug Administration information. Eligible beneficiaries are covered under Medicare Part B when conditions of coverage are met.