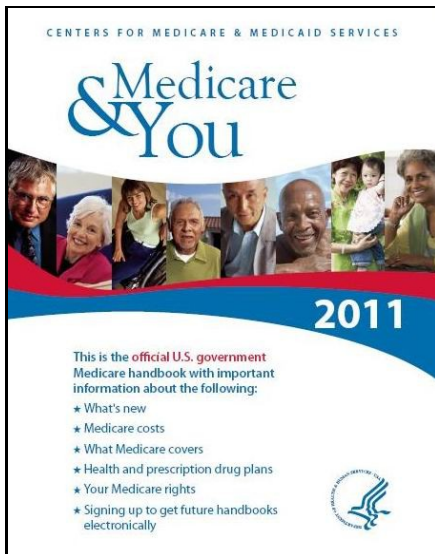


Your Advocate's Advice

Conversations with Chris

A sampling of current news for seniors!

For the week of – June 6-10—Protect Your Wallet and Your Health!



We hoped you've noticed in your 2011 "Medicare & You" handbook and in news reports, that Medicare improved its coverage of certain preventative services and tests in 2011. Many tests and services now have **zero** deductible and coinsurance, such as flu/pneumonia/hepatitis B vaccines, gynecological and prostate screenings, breast exams and mammograms, diabetes screenings and others! However, there is a critical requirement for the no cost provisions, the test or service must be purely "preventative".

If you have a screening test or service **after** you have symptoms or if you have a past medical history of this problem, Medi-

care will consider this a **"diagnostic"** test and the deductible and coinsurance will apply. In addition, there are requirements regarding how often you may have the test at no cost. Also note, if you are in a Medicare Advantage plan, you may have a deductible and coinsurance in 2011 for these types of services but you will be eligible for the no cost services you may be qualified to receive.

The Kaiser Family Foundation Program on Medicare Policy recently reported that Medicare beneficiaries in poor health can expect to spend 20% of their income on their health care. Your health and your wallet can benefit from taking advantage of no cost Medicare-covered screening tests and exams.

Farmers Market Vouchers

Just a reminder that Farmer's Market Vouchers are available again beginning June 6th. Siouxland Aging Services will be providing the \$30 voucher booklets between the hours of 10:00 am—2:00 pm Monday thru Thursday at its main office, 2301 Pierce Street in Sioux City. Vouchers are also available at your local meal site. Contact meal site manager for days and times. Limit one \$30 booklet per senior; supplies are limited! Call 279-6900 for more information.



Farmer's Market Vouchers: Am I eligible?

To be eligible to receive the Senior Farmers' Market Nutrition Program coupons, seniors must be 60 years of age or older at the time of their application, live in the service area of their local Area Agency on Aging (Iowa residents only), and meet income level guidelines.

Siouxland Aging Services

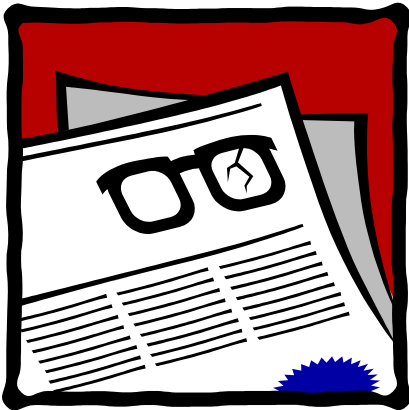
Mission: Enabling Older Iowans to live with maximum possible dignity, well-being and independence.

- > Serving Seniors in Cherokee, Ida, Monona, Plymouth and Woodbury Counties.
- > A newsletter from the Advocacy Department, Chris Kuchta.
- > Contact info:
- > 712-279-6900
- > 800.798-6916
- > chrisk@siouxlandaging.org
- > www.siouxlandaging.org

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For the week of June 13-17 – How Vulnerable Is Your Personal Information?



Senior Medicare Patrol (SMP) always advises retired persons to protect their Medicare number and Social Security number. When we talk with people around Siouxland, many of them say “My Social Security number is out there in all kinds of places. What can I do about that?” That is so true and reason for us to be watchful for signs that information has fallen into the wrong hands.

The Open Security Foundation (<http://datalossdb.org>) is a nonprofit organization that monitors and reports on “security vulnerabilities” and “breaches”. They watch news and public records daily for instances of lost or stolen personal information and report this on their website. From January through early May, 2011, 100 million personal records were potentially affected.

Almost one-third of businesses affected were healthcare providers and other businesses involved with medical records. Of course, you expect problems caused by information stolen by thieves. You would be amazed by the variety of **other** problems like moving companies losing boxes of personal files in route to a new office or health insurance statements sent to incorrect addresses.

Earlier in this article, we told you that in less than five months, over 100 million personal records were potentially compromised by many types of incidents. We can't avoid these vulnerabilities but we can learn some new habits to be vigilant. Here's how:

1. Look at all your mail carefully, even if from an unfamiliar business. Don't assume it's “junk” mail. It may be news of a problem or it may be a clue that someone else is conducting business with your personal information.
2. On a calendar, mark the dates you usually receive statements and bills so you can detect if your mail doesn't arrive when it should. If you don't receive your important mail as expected, it may be a clue that someone using your personal information has changed the address on your accounts.
3. Be wary of unexpected phone calls and emails from strangers requesting personal information. This may be a clue that someone has a piece of your personal information and is trying to obtain more information in order to steal your identity.

If you have any hint that your personal information is being used by someone else, you should at least contact your banks, credit card companies and investment agencies. You should also monitor your credit report. You can request your free report online at: www.annualcreditreport.com or by phone at: 877-322-8228. No matter how you request your report, you have the option to request all three reports at once or to order one report at a time. By requesting the reports separately, you can monitor your credit more frequently throughout the year. The Fair Credit Reporting Act guarantees you access to your credit report for free from each of three nationwide credit reporting companies—Experian, Equifax and TransUnion—every 12 months.

The Federal Trade Commission has good information about identity theft. You can visit www.ftc.gov or call 877-382-4357 for more information.

Elder Justice Now!

Every year, millions of older Americans suffer in silence from abuse. And what many of us don't realize is that no older American is safe as elder abuse cuts across racial, religious, ethnic, cultural, geographic, gender and socio-economic lines. To bring attention to this hidden issue, *Elder Justice Now* uses the power of video and the Internet to put a human face on elder abuse. Log on to www.elderjusticenow.org to see stories and learn how to take action.

Siouxland Aging Services will be hosting a viewing of the video, followed by a panel discussion about elder abuse on June 15 at 1:00 pm, at the Center for Active Generations—313 Cook Street, Sioux City, IA.



For the Week of June 20-24 – “Comfort”able Now?

Recent news from the Department of Justice, is a reminder that Medicare beneficiaries should continue to be vigilant for signs of suspected fraud. The U.S. Attorney for the Eastern District of Wisconsin recently announced that the corporation doing business as “Dr. Comfort” has agreed to plead guilty to felony charges of mail fraud (while defrauding Medicare) and will pay a \$27 million civil settlement. Dr. Comfort is a widely advertised company that sells therapeutic shoes typically used by persons with diabetes and severe foot disease.

From 2004-2006 Dr. Comfort sold shoes and inserts advertised as complying with Medicare requirements. In fact, they continued to market and sell these products even after being advised by Medicare officials they didn’t meet Medicare criteria.

The CEO of the company will be excluded from participating in federal health care programs, including Medicare and Medicaid, for 15 years, and could be sentenced to possible jail time. The Dr. Comfort business will be closely monitored by the Office of Inspector General for 5 years, under a “corporate integrity agreement”.

Senior Medicare Patrol’s message to readers of this news is that Medicare beneficiaries should be careful-consumers of medical treatment and services, **even when dealing with very well known medical providers!** In this example of Medicare fraud, Dr. Comfort’s customers likely had no idea the products didn’t meet Medicare requirements, however, there are many red flags that you **CAN** recognize by reading your Medicare Summary Notice. For instance:

- Charges for something you didn’t get,
- Billing for the same thing twice, and
- Services that weren’t ordered by your doctor.

Contact your doctor, clinic or hospital if you find a mistake on your Medicare Summary Notice. If you are able to get satisfactory results, contact Iowa Senior Medicare Patrol at 800-423-2449 or Siouxland Aging Services at 279-6900.



Senior Medicare Patrol: 1-800-423-2449

Or call Siouxland Aging Services at (712)279-6900 or (800) 798-6916.



A Dog-Gone Good Time!

Mark your calendars for **August 9, 2011**. Plan on having “A Dog-Gone Good Time” at this summer’s Sun ‘N’ Fun. It will be a great time to catch up with old friends. Collar a new friend and bring them along. Bet you can’t guess what we will be having for lunch!

**Our new Sun and Fun location will be at
THE PLYMOUTH COUNTY FAIR GROUNDS in LEMARS, IA!**

Veterans Beware!

A presentation made earlier this summer at a Lincoln-area retirement community bears close scrutiny. A resident living in the retirement community passed along this story:

The presenter came from a private company whose name sounded a lot like the Veteran's Administration. The presentation was on "improved pension benefits for veterans". The apartment community sponsored the presenter and the apartment manager agreed to credit each resident \$400 on next month's rent if he or she enrolled in the program that day.

Thus, the first red flag appears. The \$400 financial arrangement is often referred to as a "kickback", a practice that raises ethical questions.

The resident continued the story. The presenter said, "I know how to make you eligible for over \$2,000 per month in addition to your regular pension. I have a secret recipe that will give you this. I can't tell you what is in my recipe, but I know how to hide your assets. All you need to do I meet with me privately after my presentation and fill out some paperwork".

Obviously, this statement caused alarm. The resident's first step was to call the U.S. Department of Veterans Affairs (VA). Every county has a county veterans service officer ready to assist veterans at no cost.

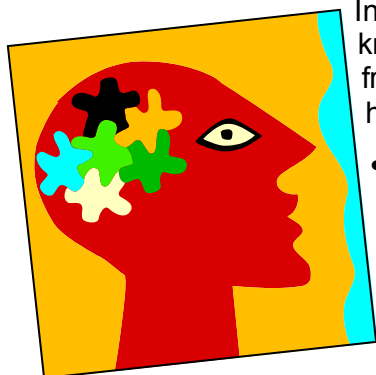
Unfortunately, presentations like this on have been occurring more frequently. The speaker was informing the audience on a legitimate benefit called the "Aid and Attendance Program". Veterans, and their widows, may be eligible for this benefit if they meet certain monthly income and asset guidelines. Other benefit categories and considerations for dependents apply, increasing pension payments.

According to the resident who shared this story, the presenter led people, even nonveterans, to believe that everyone was entitled to this benefit. Residents met privately after the presentation to sign "paperwork". Apparently, the "paperwork" in question was the beginning of establishing a trust in order to hide assets. This process wouldn't necessarily guarantee success because monthly income guidelines would still need to be met. In the end, those who signed up were left with a management fee for the trust, no VA benefit and lost control over funds.

Veterans eligible for any VA benefit should contact their county Veterans service officer, who is more than willing to help at no cost. For more information on VA benefits, visit: www.va.gov or give them a call at: 515-362-7350



Keep Your Sanity.....



In order to anticipate out-of-pocket expenses for mental health services, you should know that Medicare currently pays only 55% of the approved charge. This differs from most other outpatient services that are covered at 80%. There are some mental health services that may be covered at 80%; for instance:

- Your first visit to a mental health specialist in order to obtain a diagnosis.
- Follow-up visits specifically to manage your mental health medications.

The Affordable Care Act (often referred to as healthcare reform) does include an improvement to this coverage; an annual increase will be phased in, until it reaches 80% in 2014.