



Several times a week, Susan Adler, information specialist for the JSA's InfoQuest Helpline, gets calls from seniors or their families inquiring about entitlements under Medicare. Often the question is "Why isn't this [medical expense] covered?" The fact is, Medicare is a good program that covers many hospital, outpatient, and medical charges. But there are many services *not* covered. It's important to understand Medicare benefits – as best you can – before you need services, so you can supplement your coverage and avoid sticker shock when bills arrive.

MYTH #1

When I'm 65, Medicare will cover all my medical bills.

Seniors are often shocked to find that even with Medicare they have huge medical bills. That's because even if you have Part A which covers hospital, home, hospice and some other expenses, and Part B which covers physician charges and other outpatient and medical services, you are still responsible for deductibles, co-payments, and co-insurance, which can amount to 20% of the cost of the service provided.

For example, patients are responsible for a total of \$876 for days 1-60 in the hospital, \$219 *per day* for days 61-90, and \$438 per day from day 91 to 150. After 150 days, patients pay the full cost!

MEDICARE MYTHS WHAT YOU DON'T KNOW COULD CAUSE STICKER SHOCK

MYTH #2

When I'm 65, I'll automatically be enrolled in Medicare.

You will automatically be enrolled in Medicare Part A and B if you apply for social security at age 65. But if you are still working or choose to defer collecting social security, you will have to enroll by contacting the Social Security Administration. Enrollment in Part B is optional and you can "opt out" by following the directions on your Medicare card.

MYTH #3

I've paid for Medicare through social security deductions from my paycheck. Now that I'm retired, Medicare coverage is free.

Medicare Part A is generally free. You are responsible for Part B if you choose to enroll, and the amount is deducted from your social security check. Starting in 2006, the monthly deduction will rise to \$89. For even greater coverage, you can purchase Medigap insurance or enroll in a Medicare Advantage Plan.

MYTH #4

Medicare pays the full cost of nursing home care.

Medicare pays the full cost of the first twenty days of *skilled* care in a Medicare-certified nursing home after

a three-day hospital stay. For days 21-100, you are responsible for \$109.50 per day, and after 100 days, you pay *all* nursing home costs. Medicare does not cover long term care, custodial care, or care that can be given by nonprofessional staff. That's why it's so important to consider long term care insurance.

MYTH #5

Medicare covers all types of medical needs.

Unfortunately, some of the medical services you will require as a senior are not covered by Medicare Part A and Part B. The list includes routine eye and hearing exams, dental care and dentures, foot care, prescription and over-the-counter drugs, and many other services. It also excludes health care coverage when you are out of the country.



MYTH #6

Medicare will pay for physical therapy and skilled nursing care in my home.

The answer is "yes" and "no." To qualify for home care, you must be homebound and the care must be medically necessary, ordered by your physician, and provided by a Medicare-certified home health agency.

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Tamarisk U: Open to the Public

Over the past year, the Phyllis Siperstein Tamarisk Assisted Living Residence has opened its doors to the community, sponsoring over thirty lectures and workshops designed to educate seniors and their families on elderly issues. Authors, geriatricians, nurses, and other experts have spoken on a diverse array of topics ranging from downsizing, financial planning, and long term care, to understanding the emotions and behaviors of growing older, grieving, stress, depression, and much more.

The lectures are usually held in the early evening at Tamarisk. Among the speakers have been political writer M. Charles Bakst; geriatrician Dr. Lynn McNicholl, who spoke on pain management; Joanne Koenig-Coste, author of "Learning to Speak Alzheimer's;" acupuncture expert Dr. Alex Tatevian; stem cell researcher



Dr. Peter Quesenberry; and biomedical engineer Ying Sun, who introduced the audience to exciting developments in assistive devices for seniors.

In response to high interest in the subject, Alzheimer's expert Linda Peckham, Director of Nursing at St. Clare Home, led a three-part series on Behavior Management.

On the lighter side, Tamarisk's Community Room also has become a popular venue for Sunday afternoon and after-dinner concerts. Guest musicians and vocalists have entertained residents, families and the public with classical, big band, jazz, Latin sounds.

To see what lectures and entertainment are coming to Tamarisk in the weeks ahead, go to www.tamariskri.org and click on Events. Tamarisk is truly living up to its motto, "Where life is celebrated!"

Richard Licht Elected President

Long-time advocate for the elderly Richard Licht was elected President of the JSA at its annual meeting held May 24, 2005. As a State Senator, he obtained one of the first legislative grants for an Adult Day Care Center which is the one JSA operates today. As Lieutenant Governor, he formed the Long-Term Care Council, which provides a forum to test ideas, which will improve the quality of services for Rhode Island's senior citizens. In accepting the JSA Presidency, Richard said, "As I observe the JSA, I know it is already the best. My challenge is to ensure that it maintains that position and does its job even better."

Richard's vision and goals for the JSA will be covered in future JSA communications and publications.

JSA & Jewish Family Service Explore Collaborations

Jewish Family Service and the Jewish Seniors Agency have established a joint Task Force to explore ways that the two organizations can work together to maximize resources and minimize duplication. Both organizations are committed to ensuring a continuum of care for the community and believe that working together is an important strategy.

The Task Force has been meeting monthly and has outlined a process, reviewed each organization's services and clients, and defined the continuum of ways to work together.

The Task Force is also addressing key questions during this exploration process including the strengths of each organization, the critical assets,

and the gaps in the organization.

The Task Force has hired a facilitator, Simone Joyaux. The facilitator's cost is being funded through the Rhode Island Foundation and the Jewish Federation of Rhode Island.

These discussions have been extremely fruitful. The two executive directors, JFS's John Shalett and JSA's Susette Rabinowitz, have developed a position paper that outlines the work that should be done over the next 60 - 90 days to further study the best methodology for these two agencies to collaborate in the most efficient manner. We are confident that this process will benefit the entire Jewish community.

To Life Campaign Update

The JSA's To Life Campaign is raising funds to help subsidize residents presently living at Tamarisk or individuals wishing to live at Tamarisk. These funds are to assist people who need a small supplement to their available resources.

One hundred percent of our Board members have given to the campaign, and we are now reaching out to members of greater community, many of who are pledging generously. We are confident that we will meet our \$4,000,000 goal, which will ensure that we will have sufficient funds to help those who are presently living at Tamarisk, as well as future residents. For additional information, call Jim Galkin at 401-726-3700, or Ellis Waldman at 401-785-8655.

InfoQuest

Information and Referral Helpline

Got questions on elderly issues? We've got the answers.

401-351-2185 or 1-888-593-2293

IF I AM NOT FOR MYSELF,
WHO WILL BE FOR ME?
AND IF I AM ONLY FOR MYSELF,
WHAT AM I?
AND IF NOT NOW, WHEN?
- HILLEL

Retiring JSA President Patricia Cohen receives Leadership Award

MESSAGE FROM PATRICIA COHEN
JSA President

In 2003, the JSA established the Maurice Glicksman Leadership Award, to be given annually to an individual who demonstrates the leadership qualities exemplified by Dr. Glicksman, president of JSA from 2000 to 2003.



At JSA's Annual Meeting, Outgoing President, Pat Cohen, and Incoming President, Richard Licht, stand in front of a packed house.

The purposes of this award are to recognize and honor an exceptional individual for his or her continuing commitment to the Jewish elderly in Rhode Island; to publicly recognize volunteers who promote the qualities valued by the JSA; and to inspire the distinguished recipient and others to new and continued service.

This year's award was presented at the 2004 JSA Annual Meeting to outgoing JSA President Patricia Cohen by Ellis Waldman. He described Pat as a person who is "never afraid to challenge any assumptions to bring about the best and most reasonable conclusions, always fighting for the community's interests."

Waldman reflected on Pat's extraordinary leadership, saying that her community involvement has consistently defined leadership at its highest level, whether it was her

volunteer involvement in the Cranston public schools, Temple Beth-El, The Jewish Federation of Rhode Island, or the JSA. One of her nominators said, "Pat's grace and tact in dealing with people on all sides of the issue have made her a highly respected leader. She builds bridges and enhances cooperation with other agencies."

In concluding, Waldman said, "Pat inspires, motivates and commands incredible respect from all corners of the community, and she lavishes the same degree of love and devotion upon every project she accepts. It's the way she does her whole life and no one deserves this award more richly than she."

Pat was active with the Jewish Home for the Aged and has been involved with the JSA since its inception. She was elected President in 2004, and recently stepped down due to health reasons. Richard Licht has been elected the new JSA President.

Message from the Executive Director

MESSAGE FROM SUSETTE RABINOWITZ
JSA Executive Director

I write this message with mixed emotions, as I have made the decision to



leave the Jewish Seniors Agency, effective June 30, 2005. I have enjoyed working at the JSA as Executive Director since 1999 and feel that staff and

volunteers, working side-by-side, have made our agency one that is known and respected, not only in the Jewish Community, but also in the State.

- We opened **The Phyllis Siperstein Tamarisk Assisted Living Residence** in the fall of 2003, and this wonderful home for the elderly is full.

- The **To Life** campaign was launched and we continue to raise funds to provide financial subsidies to Tamarisk residents in need, as well as potential residents who will need some financial assistance.
- The **JERI Program** has expanded its services, and nursing homes, families and older adults seek our supportive services.
- The **Comprehensive Adult Day Center** is regarded as one of the best in the State.
- The **InfoQuest** line has become a source of information to hundreds of individuals.
- **Shalom Apartments** continues to be the leader in affordable housing.
- Our **Women's Association** continues to provide financial assistance to JSA through their fund raising efforts.
- A **new strategic plan** will be our road map for the next three years.

- We continue to **build relationships** with agencies and organizations in the State, thereby strengthening our support of elders and their families.

It is teamwork that has led us to these many accomplishments. Working together, drawing on many talents, our thoughtful, committed staff and volunteers are improving the quality of life for Jewish seniors and their families every day. I am honored and proud to have been part of the JSA's extraordinary team for the past six and one-half years. My life has been enriched by this journey, and I feel privileged to have had the opportunity to work with all of you.

"It is teamwork that has led us to these many accomplishments."

New Leadership at the Adult Day Center



The JSA is pleased to announce that **Jennifer Minuto** has been appointed Director of Comprehensive Adult Day Center, replacing

Roberta Sinapi, who is now Administrator of the Phyllis Siperstein Tamarisk Assisted Living Residence. Jennifer has been a caseworker and social worker at the CADC since 2002. She has a Master's Degree in Clinical Psychology and Expressive Therapies and has worked for many years in the mental health and human services field. An accomplished pianist and composer, she applies her special musical talents to her job, much to the pleasure of the CADC participants.



Melissa Kornasky, a JSA employee since 2004, has become CADC's Activities Coordinator, following her strong interest and experience in

programs geared towards sensory stimulation. Having raised a son with autism, Melissa said she was "all consumed with researching and using sensory integration, speech therapy, occupational therapy and communication." She is now using that knowledge to create new programs for CADC participants with dementia, to ensure that their days are beneficial and enjoyable.



Mary K. O'Conner, a Case Manager at the CADC, has more than 25 years' experience working with elders and their families as a nursing home

administrator, nursing home ombudsman, home care coordinator, and Certified Nurse Aide. She has a Bachelor's Degree from Smith College and Master's Degree from the American International College. In her words, she is "passionate about quality elder care services," and is "excited to be working with the CADC's outstanding staff, participants and their families."

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MYTH #7

If I have Part B coverage, I can go to any doctor I want and I'll be covered.
Not all physicians accept Medicare patients. If you go to a physician who does not participate, you will be personally responsible for all charges. Be sure to ask ahead of time!

MYTH #8

Medicare and Medicaid are the same thing.

Medicaid is a joint federal and state program that helps with medical costs for people of all ages with low incomes and very limited resources. While it covers many health care needs, a growing number of physicians will not accept Medicaid patients because of the low reimbursements they receive from the government for providing care. Medicare is available only to people over the age of 65.

Medicare Coverage Snapshot

The good news is that typically 80% of your allowable health care costs are covered by Medicare Parts A and B. The criteria for coverage are too complex to be covered in this article, but here is a partial list of what may be covered or partially covered:

- Hospital stays
- Lab work
- Some preventive tests and exams
- Emergency services
- Stays in a nursing home for skilled care and rehabilitation after a 3-day hospitalization
- Screenings for colorectal, prostate and breast cancer, glaucoma, diabetes, osteoporosis, etc.
- Part-time or intermittent home care for the homebound
- Medically necessary outpatient physical therapy, occupational therapy, and speech pathology
- Hospice care
- Second opinions
- Mental health services

Medicare Part D: Coming in 2006.

Beginning January 1, 2006, new, voluntary Medicare prescription drug plans will be available to 41 million Medicare beneficiaries. While prices and formularies will vary, all companies must offer a standard level of

coverage. Additional benefits may be offered at higher monthly premiums. Assistance will be available for low-income beneficiaries.

A future issue of *Generations* will give more information on prescription drug plans.

There's a lot more you need to know.... this article only scratches the surface. A great, comprehensive book, available at no charge, is the *Medicare & You Handbook*. Call 1-800-633-4227 to request a copy.

Other Resources:

State Health Insurance Assistance Program (SHIP) Rhode Island:
401-222-2880

JSA's InfoQuest Informational & Referral Helpline: 401-351-2185 or 1-888-593-2293

www.medicare.gov

www.aarp.org

1-800-MEDICARE (Helpline)
1-800-633-4227

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