

Myths about Medicare and long-term care

FROM STAFF REPORTS
SHERIDAN SENIOR CENTER

SHERIDAN — An older parent or spouse unexpectedly needs hospitalization and long-term care. Who pays and where does Medicare play a part? Where does long-term care play a part?

“What I have seen is family members think Medicare is going to cover all of the bills, but this is not the case,” said Ann Gardner. Gardner was the keynote speaker at a presentation “Myths about Medicare and Long-Term Care” on Tuesday evening at the Sheridan Senior Center. The presentation was offered free to the community through the Center’s “When I’m 64...or more” life planning lecture series.

“Medicare is not long-term care,” said Gardner who has 40 years of insurance experience and her insurance business based in Sheridan.

According to Gardner, the health care world today is ever changing. She cautions relying on information older than six months. Gardner recommends going directly to the source for the most current information.

“To find out what is covered (by Medicare),” said Gardner, “Call directly to the Centers for Medicare Services.”

CMS is the administrative agency for Medicare services. If you have an insurance coverage question, visit with your insurance agent.

Generally, Medicare will cover situations where you are anticipated to rehabilitate and recover. A scenario could be if a parent or spouse falls and breaks a hip. In this scenario, Medicare could pay for a portion of the hospital costs and required therapy provided the following conditions are met:

- The parent or spouse is 65 and older and enrolled in Medicare. When you turn 65, you are automatically enrolled in Medicare Part A. Part A covers hospitalization. For other Medicare coverage, individuals have to actively enroll. They have seven months in which to do this: within three months prior to their 65th birth month, during their birth month and three months after their birth month for Medicare Parts B and D. Part B covers outpatient ser-

vices, such as doctor’s visits and prescriptions, and Part D covers prescriptions.

- Under Medicare Part A coverage for a skilled nursing facility care, you must be admitted to the hospital, not brought in for observation. Medicare will pay for rehabilitation (a minimum of three hours of therapy per day) and a skilled nursing facility provided you have met three midnight stay requirement in the hospital. For Medicare coverage, skilled rehabilitation services in a SNF requires five days, per week, of therapy.

- You must show progress in recovery when entering a skilled nursing facility.

What happens when you show progress? Medicare pays for the room and board portion of your stay. If you do not show progress, you are now responsible for finding a way to pay for your care.

This is a somewhat simplified scenario and not all-encompassing for Medicare coverage.

Each person’s situation differs and is also affected by what advance planning each family has done to prepare for such a circumstance. Medicare is a very involved program.

Gardner advises to plan ahead and have import-



COURTESY PHOTO

Pat Brackley, Inez Johnson and Jeannie Eman gain insight to Medicare coverage at a community presentation on July 5 at the Senior Center. The presentation was offered free through the Senior Center’s “When I’m 64...or more” life planning lecture series that brings in subject experts to address questions people bring to the Senior Center.

ant family conversations about your coverage every year. Identify who will be in charge should you not be in a position to make knowledgeable decisions. Designate a trusted person who has initiated a dialogue and a relationship with your insurance agent in advance.

Why? It is always better for communication to be open before a difficult situation occurs.

Planning ahead also lays out the game plan on how and what pays for services if long-term care is required. Advance planning and knowledge is powerful in

a stressful decision-making situation and can be a strong tool in minimizing surprises on paying for long-term care.

Share your understanding with that trusted individual — or individuals — to make sure everyone is on the same page.

CENTER STAGE

With love ... from my mother-in-law

My mother-in-law, Becky Bell, was a very practical woman. I actually see her as a woman of courage. Why?

Becky was almost 91 years old when she died last year. Becky looked ahead... and planned. As she became frail, Becky took steps to stay independent but to get support services



LOIS BELL

to do so. She was dealing with declining health issues but nothing so devastating that, with help, she could live in her own apartment for as long as she could. She engaged home care, personal care, transportation and home-delivered meals from the Senior Center and added those services to the support we gave her as her family.

Becky was practical and met life head-on. She led me down paths I never considered. One path was the world of long-term care insurance and an introduction to Medicare.

My initial reaction was “What?”

I didn’t need to think

about such things before. Becky wanted her children and me to know what was covered in her LTC policy. She sat with her children and reviewed her policy. She had us go through it while she was in front of us.

I had to admit, the first time I saw Becky’s LTC policy, I proceeded cautiously. It was a long document on legal size paper and began with terminology I wasn’t familiar with. What was an ADL? What does this term and that term mean?

Over a period of a year and a half — or so — we read and reread her policy. With Becky, we visited with her insurance agent to ask questions about things we didn’t understand. I asked people at the Senior Center what some terms meant. Over time, we became more knowledgeable about Becky’s long-term care policy...including that her policy provided coverage for only three years.

At the same time, we were learning about Medicare. What did Medicare cover? What were all these “parts” (Part A, B, D and Supplemental?). Just when we thought we were “getting it,” Medicare made changes. Oh, boy. Becky got caught in that change once and Medicare didn’t pay for costs in one situation. Now we know better...until Medicare changes again.

Becky suffered a stroke from which she never recovered. For 17 days she was in the hospital and then in hospice care. We were able to be by her side and love her. We also knew what was

covered under her policy and Medicare. A relationship between the insurance agent, her care providers, her doctor and her family had been established years before so everyone felt our oars were pulling in the same direction. We didn’t have to worry about learning contract terms or medical terminology or what was covered and what wasn’t. It was a true gift of love from my mother-in-law to her family to set us up so that we knew what we were doing.

Yes, yes, I know I’m being preachy but I thought I’d risk it if this meant jump-starting other families in a direction that benefited our family. From personal experience, I can share how much our family benefited from having these tough discussions about long-term and end-of-life care long before we needed to deal with any such situation. It was to our advantage to have gotten some advance education on LTC and Medicare.

We’d all like to think that life is like an on — off switch. Unfortunately for a number of us, it is not. There is the gray zone where the direction is not clear at all. At those times, it is of benefit to have planned ahead...and to remember the love.

LOIS BELL is the communications director at the Sheridan Senior Center. Center Stage is written by friends of the Senior Center for the Sheridan Community. It is a collection of insights and stories related to living well at every age.

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Entrée Choice*	or	Soup Kiosk
Sun – Roast Beef		
Mon – Baked Potato Bar		Turkey & Rice Soup
Tue – Fish & Chips/Tartar Sauce		Mexican Beef Soup
Wed – Meatloaf w/Gravy		Cheesy Potato Soup
Thu – Chicken Parmesan		Southwest Pork Stew
Fri – Sloppy Joe/Whole Wheat Bun		Turkey Noodle Soup
Sat – Egg & Sausage Bake		

***Home Delivered Meals**

Mon - BAM Starts Again	9:30 a.m.	Community Room
Tue - Clown Workshop	10:00 a.m.	Community Room
Wed - Miss Indian American Story Telling	6:00 p.m.	Dining Room
Thu - Tales of the Wyoming Outlaw West	1:00 p.m.	Dining Room
(there is a suggested contribution of \$2.00 per person for Tales of the Wyoming Outlaw)		
Fri - Rodeo Parade Broadcast	9:00 a.m.	Dining Room
(children 59 years and younger must be accompanied by an adult age 60 years and Older for the Rodeo Parade Broadcast)		

Lunch Service Hours: 11:30 a.m. to 12:45 p.m.,
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Home Delivered Meals – call by 10 a.m. (307) 672-6079



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SENIOR CENTER HAPPENINGS

- The Senior Center will broadcast the 2016 Sheridan WYO Rodeo Parade in its dining room at 211 Smith St. on July 15. Come in from the heat and enjoy the parade! There is no charge but children age 59 and younger must be accompanied by an adult age 60 and older. Pink pass

parking will be in effect around the Senior Center during the morning of the parade so please pick up your pink pass from the front desk. Pink passes are available only for the number of parking spots around the center so come early. There is no charge for a pink pass.