

SOCIAL SERVICES CORNER

VOLUME 8, ISSUE 1 JANUARY 2013



YOU ARE NOT ALONE ON MEDICARE

Question: Recently I had a medical provider tell me that Medicare denied a claim for a service I think is covered. Other than Medicare, is there someone I can call for help with this?

Answer: According to U.S. Census data, Medicare covers about 45 million Americans. Each year, Medicare beneficiaries receive a Medicare & You handbook that explains coverage, co-pays and benefits. But sometimes, as in your case, specific doctor visits and billing issues aren't clearly described in the handbook. So then you feel caught in the middle between your provider and your insurance, and it's an uncomfortable and confusing situation.

We have written in this newsletter before about Medicare advocates that are available in each state under the federal Health Insurance Counseling and Advocacy Program (HICAP). HICAP offices are often accessible through the Area Agencies on Aging, but they may operate under a different name depending on location. For example, in Los Angeles, the HICAP office is called the Center for Health Care Rights and in New York, the HICAP office is part of the Department of Aging. The advantage of using a local

HICAP office is that you can talk to someone directly, explain your concern and get individualized advice.

Other Medicare advocates may be able to help as well. The Medicare Rights Center has a national helpline at (800) 333-4114. The National Senior Citizens Law Center (www.nsclc.org) makes sure that low-income seniors have access to insurance and health services. The Patient Advocate Foundation, at (800) 532-5274, provides access to case managers who can review the situation with you.

All of these organizations promote the idea of patient education as well as advocacy. They offer many publications, websites and old-fashioned conversation to help Medicare beneficiaries understand their insurance coverage, the claims process and how to stand up for their rights under the plan. Medicare is an incredibly effective health insurance program that has many patient protections built into it. Do not hesitate to use them!

Sources: http://www.census.gov/hhes/www/hlthins/data/incpovhlth/2010/highlights.htm; www.medicarerights.org or (800) 333-4114; http://www.patientadvocate.org/ help.php?p=180.

JOKE OF THE MONTH

"Every time I have a cup of coffee, I get a stabbing pain in my right eye. What shall I do?" "Take the spoon out of your cup."

-The Best of the Good Clean Jokes, Bob Phillips

Laughter is known to boost the immune system, lower blood pressure, burn calories and release pleasure-inducing chemicals in the brain.

Go Green!

Receive Social Services Corner by email. Call (888) 994-3863, ext. 2370, or email info@wrmail.org.

Do you or does someone you know need our assistance? Call toll-free (888) 994-3863 or visit www.wrpioneers.org to find out more about our assistance programs.





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SNAP UP THOSE DEALS WITH SENIOR-FRIENDLY SHOPPING



Are you doing some post-holiday shopping? We know it seems odd to write about shopping after the holidays, but everyday shopping presents quite a few challenges for seniors. If you don't drive, how do you get to the store? If you can't stand for long periods, how can you effectively browse the shelves? And can you reach the

items when you find them? Can you navigate with a cane, walker or wheelchair around displays and other shoppers in crowded shops? Can you find a salesperson with the patience and the knowledge to help you?

If you use a computer, online shopping can be very senior-friendly. The National Institute on Aging claims that older adults are the fastest growing segment of Internet users and—yes—online shoppers! They even published an article for website designers on how to assist seniors in accessing web-based information,

such as straightforward instructions, large type and color with contrast. Online shopping is available in most areas for groceries and everyday items. Your pharmacy may allow you to refill medications online and have them shipped to you as well.

Some stores and websites offer senior discounts and membership deals. (Remember that shopping memberships should cost you nothing.) If there is no information about discounts, ask! AARP and AAA often have unpublished discounts at many national retailers.

When you are in a store and you need assistance, ask! If you have a communication deficit such as speech trouble following a stroke or vision problems, check in with the store manager or lead clerk. Ask about shopping assistance for elderly and disabled customers. You have a right to accommodation if you need it. Don't be embarrassed. You have earned a little extra help and you are spending your money there. They should be more than happy to assist you carry items to your car or call a taxi for your ride home as well. Happy shopping!

Sources: https://www.zillner.com/blog/what-i-learned-over-the-weekend-make-shopping-more-senior-friendly/discounts.aarp.org; http://www.nia.nih.gov/health/publication/making-your-website-senior-friendly.

NEW ADDITIONS TO THE MPPAF'S NATIONAL RESOURCE DIRECTORY

www.StopThinkConnect.org

This website is a national public awareness campaign aimed at increasing the understanding of cyber threats and empowering Americans to be safer and more secure online. The U.S. Department of Homeland Security provides leadership for this campaign.

www.OnGuardOnline.gov

This website provides practical tips from the federal government and the technology community to help Americans guard against Internet fraud, secure their computers and protect privacy.



QUOTE OF THE MONTH

Actual knowledge of the future was never lower, but hope was never higher.
Confidence will beat predictions anytime.

-Will Rogers

To view our entire National Resource Directory, please visit www.wrpioneers.org.