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# SOCIAL SERVICES CORNER

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## WHAT EXACTLY IS AN ADVANCE DIRECTIVE FOR HEALTH CARE?

**Question: Every time I go to the hospital they ask me if I have an advance directive for health care. I completed a living will about 20 years ago. Should I also complete an advance directive?**

**Answer:** Health care directives are your instructions to health care providers should you become unable to communicate. Health care directives are a matter of state law, so different states have different forms, such as California’s Advance Directive for Health Care and New York’s Health Care Proxy. Regardless of the name of the form, all health care directives provide similar options for you to consider.

1) Do you want to name a surrogate decision-maker? This is someone who would be available and willing to speak for you about health care decisions if you are unable to yourself. You may want to name an alternate as well. Some forms refer to this person as your “proxy” or “agent.” You will need to specify when your agent’s authority begins. Does it begin when you can still communicate? Or does it begin only when a doctor states you cannot make medical decisions?

2) Most forms ask you to specify what kinds of life-sustaining treatment you want and for how long. This

takes some knowledge about medical treatment, so many people discuss this part with their doctor or family members. You will need to seriously consider how you define quality of life.

3) Some forms ask additional questions, such as autopsy authorization and organ donation. This will vary by form and by state. You can always draw a line through sections you want to decline.

4) The form must be validated, either by witnesses, a notary or a public advocate for the elderly. Read the form carefully to know which applies.

If the living will from 20 years ago is consistent with your current wishes and the form has not expired, then your document is still valid. At WRMPF Assistance Fund, we offer a form called Five Wishes. It leads you through a series of end-of-life decisions and health care instructions. To order the form, call us at (888) 994-3863, ext. 2370, or order it online at [www.wrpioneers.org/educational\\_brochures.aspx](http://www.wrpioneers.org/educational_brochures.aspx).

Source: Visit your local Area Agency on Aging or state attorney general’s office.

## JOKE OF THE MONTH

**The doctor calls up the patient and says, “I’ve got some good news and some bad news.” The patient says, “What’s the good news, Doctor?” The doctor says, “They’re going to name a disease after you.”**

— *A Prairie Home Companion Pretty Good Joke Book*

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](mailto:info@wrmail.org).

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

## MEDICARE MISCONCEPTIONS



We often get calls from clients who want to know what Medicare covers and what it does not. It seems there is an exception to every rule. The

hard part is that you don't need to know any of this until the day a health care provider tells you that you do. Caregivers also get confused and frustrated. So we want to offer this very basic primer on Medicare.

**Part A** covers "medically necessary" care that involves inpatient stay in the hospital. Part A helps pay for a skilled nursing facility stay as follow-up to a hospital stay, hospice care for the terminally ill and some skilled home health care for the homebound.

**Part B** is what you think of as health insurance. You pay a monthly premium for Part B. It includes doctors' office visits, care in hospitals or clinics when you are not admitted for an inpatient stay, some laboratory tests and diagnostic screenings, and some skilled nursing care at home. You must opt out of Part B if

you have other insurance or do not want to pay the premium.

**Part C** is the Medicare Advantage Plan offered by private insurance companies that includes help with hospital costs, doctors' visits and medical services plus prescription drug coverage if you want it. You pay a monthly fee and agree to get all your services through the plan you choose.

**Part D** is the prescription drug benefit. You must choose to enroll in Medicare Part D. If you delay signing up after you are eligible you may pay a penalty on your premium unless you qualify for an exception.

Medicare can be confusing, so ask for help when you have questions! Each state has its own agency that offers free counseling about Medicare coverage. Call (800) Medicare and ask for your State Health Insurance Assistance Program phone number. If you would like a booklet on Medicare information sent to your home, call us at (888) 994-3863, ext. 2370.

Source: <http://www.medicare.gov/coverage>

Go online to <http://ssa-custhelp.ssa.gov> and in the "Questions?" box type in "Differences between Medicare Parts A, B, C and D" for further information about coverage options.

## NEW ADDITIONS TO THE MPPAF'S NATIONAL RESOURCE DIRECTORY

### MobileHelp, [www.mobilehelpnow.com](http://www.mobilehelpnow.com), (800) 800-1710

MobileHelp develops and markets mobile personal emergency response systems throughout the U.S. A MobileHelp device alerts monitoring centers to a caller's location and establishes two-way communication to summon help after a fall or during other medical emergencies.

### GrandCare Systems, [www.grandcare.com](http://www.grandcare.com), (262) 338-6147

GrandCare Systems provides technology to help people remain safe and happy at home. A simple touch platform supports video chats with caregivers and incoming electronic messages and a device that alerts caregivers of potential problems in the home, such as doors opening, medications not accessed or high glucose levels.



### QUOTE OF THE MONTH

“You can't have a picnic lunch unless the party carrying the basket comes.”

—Will Rogers

To view our entire National Resource Directory, please visit [www.wrpioneers.org](http://www.wrpioneers.org).