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Lifespan Downtown:
Wolk Older Adult Center
585-232-3280

Lifespan helps older adults
take on the challenges and
opportunities of longer life.

Exploring Long-term Care Insurance:

Is it right for you?

The average cost of nursing home care in our area is \$100,000. Just eight hours of care in your home can cost \$60,000 a year. What are your options for paying for care?

Long-term care insurance is an alternative to using your income and assets or relying on Medicaid to pay for nursing home or in-home care. It's fairly new to the market; long-term care insurance was first offered in the 1970s. Today's best policies provide coverage for nursing home care, as well as care at home, care within an assisted living facility, adult day care and even respite care.

Your premium depends on the coverage you select and your age upon purchase. For example, when purchasing long-term care insurance you buy a certain "daily benefit" amount (e.g. \$200/day), a certain maximum time period (e.g. two years to lifetime) and a specific waiting period until the policy makes payments (e.g. 0 - 180 days). The younger you buy it, the lower your cost, and the premium cannot increase because you get older or your health changes.

Many variables play into a long-term care insurance purchase decision. Your age and medical history are factors. Wait too long and policies become expensive (in the

\$5000/year range for a 75-year-old). Wait too long and you may not qualify medically. One in four 65-year-olds is turned down for coverage.

Another consideration is that in New York State, Medicaid expenditures are breaking the bank, and one major reason is that Medicaid -- which is health insurance for the indigent -- is paying the bill for 75% of New York State's 107,000 nursing home residents. With the aging of the boomers, the largest generation in our history, it's clear that unless more of us have another way to pay for long-term care, Medicaid expenditures will skyrocket beyond our ability to tax. New York State is urging residents to consider purchasing long-term care insurance.

Lifespan is part of the New York State Long-term Care Insurance network of resource centers. We provide nothing-to-sell educational seminars and/or personalized consultations about long-term care insurance. Long-term care insurance is an option that can preserve your assets, provide peace of mind, greater choice and save Medicaid dollars. But it is not the right option for everyone. It is a complicated product that requires a substantial investment, so call Lifespan at 244-8400 for information and guidance.



Special Recognition
to

State Senator Joe Robach
Assemblyman Joe Morelle
Assemblyman Joe Errigo
& Assemblywoman

Susan John

for their wonderful
support of Lifespan's
services!



Do you know an older adult whose symptoms of depression or anxiety interfere with daily activities?

Eldersource, a service of Lifespan and Catholic Family Center, is providing in-home counseling for homebound older adults in collaboration with Jewish Family Services and the Mental Health Association.

Counselors visit in the privacy of one's home and also can match an individual with a volunteer coach for additional support. The older adult must reside in a house or apartment and be unable to access traditional counseling services. Call Eldersource at 325-2800 for more information.

Lifespan by the numbers: Want to know the impact of \$5.2 million in services, 95 staff & more than 300 volunteers? See below!

20,688 people assisted in 2007.

96,105 outbound telephone calls to older adults throughout the country to warn them about scams and telemarketing fraud.

Investigated 319 cases of elder abuse. Made a significant difference in 91% of cases by working with the older adult, the alleged perpetrator and the criminal justice system.

Trained 1491 allied professionals to recognize the signs and symptoms of elder abuse.

Answered 12,585 phone calls to Eldersource* about eldercare information and guidance.

63 volunteers helped 467 frail elders with their ongoing bill paying and budgeting tasks.

Provided more than 10,000 hours of Sign Language Interpreting for 150 businesses and organizations.

Completed minor home modifications (installing

grab bars, railings etc. to prevent falls) in 430 homes.

232 volunteer drivers helped 415 older adults get to doctors' appointments and grocery stores.

508 older adults used the Wolk Older Adult Center at Lifespan Downtown. 51% of participants were men! (Very unusual for a senior center.)

1,377 older adults received assistance with Medicare and Medicare Part D questions.

Served as legal guardian for 29 elders deemed incapacitate by the courts.

Future Care Planning Services* helped 129 families make legal, financial, health and housing plans for a loved one with a disability.

*Eldersource is a collaborative service of Lifespan and Catholic Family Center.

*Future Care Planning Services is a collaborative program of Al Sigl Center, Lifespan and the Arc of Monroe County.

1300 Attended Lifespan's 12th Celebration of Aging with guest Olympia Dukakis: *Special Thanks to our SuperHero Sponsors: MedAmerica Insurance Co. of New York & Excellus BlueCross BlueShield*



Olympia Dukakis & Master of Ceremonies Don Alhart with Lifespan's five Second Half Heroes (l to r): David Rodgers, Pearl Rugless, Essie Germanow, Dr. Robert Frisina and Betsy Morse.



Ms. Dukakis shares a laugh before the March 18th luncheon with our good friend, Dr. Bernard Brody.

Please consider a gift to Lifespan



We need your help to continue assisting older adults who have outlived family, who are struggling to maintain their independence, who are abused, who are confused, who rely on us for information, guidance and services.

Go on-line today to make a secure donation to Lifespan (www.lifespan-roch.org) or use the enclosed envelope to make a contribution. Thank you!

Ann Marie Cook

President/CEO

Advocacy and an Immediate Response Solve a Care Issue!

by Deb Frink, Nursing Home Ombudsman

As an Ombudsman, I advocate for residents of nursing and adult homes. On one of my recent visits to a nursing home two ladies shared with me that an evening aide was unresponsive to their requests: one needed oxygen, and the second medication for pain. (They have conditions that require medications to be administered "as needed.") Both stated that in several instances when they had asked for oxygen and medication, the aide was unresponsive. They would have to wait for the night shift to get help.

After securing their permission, I spoke with the nurse manager on that floor who was genuinely unaware of the situation but immediately responded by speaking with the staff member and reassigning her to a shift where

there was better supervision and additional training opportunities.

Our role in long-term care residences is not confrontational, but collaborative, and I feel blessed to be able to help make such a difference in those two lives. I am one of three Ombudsmen on staff at Lifespan who work with more than 90 wonderful volunteer Ombudsmen to advocate for residents of nursing and adult homes in Monroe, Wayne, Genesee, Livingston and Yates counties. Call us if you are interested in learning more about becoming a volunteer Ombudsman.



(l to r): Deb Frink, Terry Sanger and Marie Frey - Ombudsman staff

Upcoming Workshops & Meetings for Older Adults & Caregivers

Lifespan is holding nothing-to-sell seminars about long-term care insurance on:

Wednesday, June 11, 7:00 pm at Legacy Clover-Blossom

Wednesday, July 9, 5:30 pm at Lifespan

Wednesday, August, 13, 5:30 pm at Lifespan

Reservations are a must! Call Judy at 244-8400, 161, or email jjohnson@lifespan-roch.org. FREE!

Medicare 101 (for those 65 or older or approaching age 65)

Wednesday, June 18, 6-8 pm:

Thursday, July 17, 10-noon:

Tuesday, August 12, 1-3 pm:

Wednesday, Sept. 17, 6-8 pm.

Reservations are required. Call Judy at 244-8400, ext. 161, or email jjohnson@lifespan-roch.org. FREE!

Gray AA meets at Lifespan every Monday at noon.

A Caregiver Support group meets at Lifespan the first Thursday of every month from 5 - 6 pm.

The Parkinson's Support group meets at Lifespan on the first Monday of the month at 2 pm.