

## Understanding Medicare Part D Prescription Coverage

By this time, most everyone has heard about Medicare Part D, the government plan to assist those with Medicare coverage with the cost of prescriptions. However, questions remain about who is eligible, how to sign up for benefits, and if it is worth it. Also, as the program began in January, there are many stories about problems with the program that are causing concerns.

There is no one simple answer that will fit everyone. After all, in Pennsylvania, there are 53 different plans! Each person needs to study the information carefully and make a choice.

This article is designed to assist those who are still working to decide what to do regarding Part D.

First of all, if you have coverage under a private insurance, and have not received a letter informing you that this coverage is being cancelled, you may choose to remain with the coverage that you have. Medicare Part D was not

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## AARP Money Management Helps With Budgeting, Bill Payment

### Expansion of Services

The AARP Money Management Program, sponsored by the Allegheny County Area Agency on Aging, assists low-income elderly persons who have difficulty with their financial affairs and have problems maintaining their finances. This program matches trained volunteers with seniors that need help budgeting, assuring their bills are paid on time. The volunteers prepare bills for payment, assist with check writing, and balance checkbooks.

This dedicated core of volunteers provides a valuable service to seniors in need of financial assistance as well as much needed companionship on an ongoing basis. One of the core concepts of the program is to keep seniors financially independent while assuring that all their monthly obligations are met. The volunteers report their visits to the program director each month.

In some cases, the program director receives referrals from consumers and care givers about

other assistance regarding financial matters. Many seniors who have contacted the Money Management Program for assistance are reaching out for guidance on complex financial matters that they cannot manage




on their own. The program director meets these consumers one on one to assess their individual financial needs. If consumers' needs exceed what the Money Management Program is prepared to provide, she will help guide them to the appropriate agencies in Allegheny County that offer different types of assistance.

A large number of referrals have been victims of predatory lenders who prey on low-income seniors

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in need of home repairs. The frequent outcome for these seniors are home equity loans with very high interest rates that are virtually impossible to repay, leading to foreclosure or forcing the senior to make the decision to pay the exorbitant mortgage payment instead of buying food or paying utility bills. Many who call need guidance on credit card debt and bankruptcy issues, rescue loans, reverse mortgages, energy assistance programs, and welfare programs that may provide some financial relief.

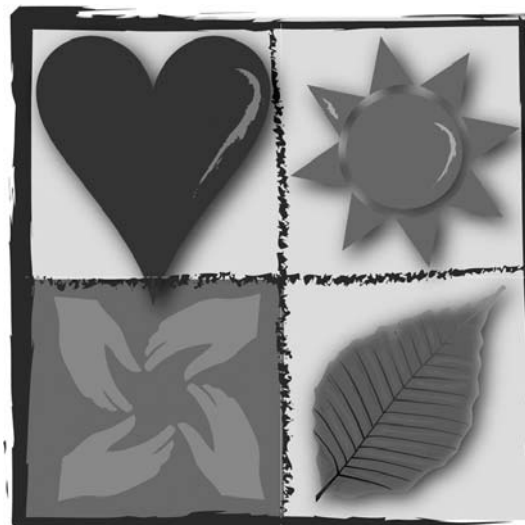
This expansion to the traditional money management program services is another way Ursuline Senior Services attempts to assist low-income seniors who feel overwhelmed by their financial situation and are unsure where to turn. If you or someone you know need some guidance, or are in need of bill payer services, please call AARP/Money Management Program Director Ann Talarek at 412-683-0400 ext. 228. She will be happy to speak with you. 

## National Social Work Month Focuses on Aging

March is National Professional Social Work Month, and the theme this year is "Life's Journey. Help Starts Here."

The National Association of Social Workers observes Social Work Month as a way to promote the profession and the efforts of social workers to assist people through all stages of life. Social workers, including those at Ursuline Senior Services, use their knowledge and expertise to address the many changing issues that face older Americans, while promoting the dignity and respect of all.

As the baby boomers grow older and life expectancies increase, the aging population is growing larger and larger. The need for social workers is expected to increase dramatically in the future, in part due to this rise in the aging population. The celebration of Social Work Month is a way to acknowledge the dedication of our many social workers, and recognize the new challenges that they and their clients will face in the coming years. 



## Life's Journey Help Starts Here.

# all about News & Updates from Ursuline Senior Services

Winter 2006

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*In addition to the administrative staff, the following staff assisted in the development of this newsletter:*

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## From Where I Sit...



As many of you have noted over the last couple of months, Ursuline Senior Services has been undergoing a number of important changes that will hopefully have a positive impact on how we do business providing a variety of services to our senior neighbors in need. One

of these important—yet somewhat less noticeable—changes is the recent revision of our agency’s Mission Statement, which was accomplished hand-in-hand with the change to the agency name during our latest strategic planning effort.

This statement of purpose has been added to the back of our employee business cards, as well as the back cover of this newsletter and, soon, in the reception area of our office. While obviously this is done to alert others about Ursuline’s mission on their behalf, we are also choosing to keep this statement in front of employees as a reminder of what we are all about in the daily provision of our services to the needy throughout our community.

Some of the focused updates in our revised mission statement are captured in key phrases contained in its lines. *“Dedicated to the highest standards of*

*professionalism and care”* stresses that underlying everything we do are the peer supports of competent skills and heartfelt concern for those we serve. Likewise, *“promotes the dignity and well-being of the senior population”* identifies Ursuline’s ongoing commitment to respecting the individuality and humanity of each person with whom we come into contact. Finally, we identify that these services are *“tailored to the changing needs of each individual”* under our care, recognizing that what we supply is uniquely designed to meet the individual needs of each consumer. Tied together, these assertions attempt to communicate to everyone connected with Ursuline Senior Services that which drives us toward the excellence we pursue.

This process of re-examining our mission has been instrumental in bringing together a changing Board of Directors and complement of staff working hard to build a team approach for the future of Ursuline. We hope, as we work to implement our renewed Mission, that those associated with Ursuline Senior Services in any way will sense the energy and enthusiasm with which we approach this effort. Please let us know how we are doing!

*—Tony Turo, Executive Director*

## In-Home Flu Shot Program Serves Over 200 in 2005


The 2005 In-Home Flu Shot Program, sponsored by Highmark Blue Cross Blue Shield, resulted in 219 homebound seniors receiving vaccinations this past season.

Ursuline Senior Services partnered with Highmark and Interim HealthCare to coordinate the delivery of free shots to qualifying Allegheny County residents and their caregivers. From September through November, we received over 400 referrals from care managers, relatives, caregivers, and individual consumers.

Unfortunately, for the second year in a row, the program did not reach full capacity due to a delay in securing available vaccine nationwide. Many on the original

*Ursuline Senior Services partnered with Highmark and Interim HealthCare to coordinate the delivery of free shots to qualifying Allegheny County residents and their caregivers.*

referral list reported that they were, however, able to secure a flu shot through other means. Those still in need of shots among our referrals were seen by Interim HealthCare visiting nurses in the months of November and December.

Though this program often has been plagued by difficulties beyond our control, Ursuline Senior Services continues to make every effort to offer this important community benefit to those homebound consumers most in need of it. 

## Medicare cont. from Page 1

designed to replace existing private programs, but to provide coverage to those who have no coverage.

Second, if you have low income, you should have received a letter informing you that you were assigned to a provider of Medicare Part D benefits. If this provider appears to be meeting your needs, you do not need to do anything.

Thirdly, if you have chosen a provider and you are pleased with your choice, congratulations! This article will probably be a review of some of the steps that you took. You may want to file it away for future reference, since you are permitted to change plans yearly, and may need this information next year.

For those who have not yet chosen a Medicare Part D plan, there are several points to consider:

- Is the pharmacy that you use the most important factor to you? If this is the case, your first step is to stop at the pharmacy and see which plans your pharmacy will accept. The larger pharmacies usually accept most, if not all, plans, but smaller pharmacies will limit which plans they accept due to cost.
- Is cost your most important factor? If so, you will want to look at the plans that focus on generics.
- Are you interested in plans that have other features, such as dental or vision plans? These are provided at an additional cost, but will be of interest to some people.

- Are you interested in a plan that is part of an HMO? This will limit where you are able to get your medication, but costs will be lower.
- Do you want mail order prescriptions?
- Are you willing to pay a higher deductible to lower your co-pay? Is the amount of the monthly premium an issue for you?

Now that you have thought about those questions, let's get started:

First, make a list of all the medications that you are currently taking, and make a list of how much of each medication you would need for one month. For example, if you are taking Lasix 10 milligrams once a day, it would go on the list like this:

<u>Medication</u>	<u>Dose</u>	<u>How many</u>
Lasix	10mg	30

Do this for all of the medicines that you are taking.

Once your list is complete, you will need access to a computer. If you have a computer, or if a family member has one, great! There are also computers at local libraries, or you can ask your Care Manager to assist you with this next task. Also, some pharmacies are able to complete this listing for you as well.


Go to the official Medicare Website: [www.medicare.gov](http://www.medicare.gov) and find the link "Compare Medicare Prescription Drug Plans." Scroll down to "Find a Medicare Prescription Drug Plan" and click on the arrow next to it. On the next page, scroll down to "General Search." On the next page, enter your zip code, and choose "None of the Above" for B and "No" for C. Click "continue."

On the following page, the option "Review details on plan options"

will take you to a page which will display all the possible programs. To expedite the process, at the bottom of the page, choose the link "Choose a Drug Plan Type" instead.

The next page gives you two options: one where you can choose to explore

HMO type plans (option B) and one where you can explore "stand alone" medication programs (option C). Choose the one that you feel is right for you, remembering that you can always use the "back" arrow at the top of your screen to return to the previous screen and explore other options.

If all of this seems like a lot to consider, it is. But, hopefully, this article has helped with some of the navigation it takes to make a decision on which plan would be most useful. There is a great deal of support and assistance throughout our community to help you in navigating this process. Just ask! 

*There is a great deal of support and assistance throughout our community to help you in navigating this process. Just ask!*

## LIHEAP Helps With Heating Bills

What is LIHEAP? LIHEAP is a Federally funded program which enables the State to help low-income households meet their home heating needs.

LIHEAP stands for Low Income Home Energy Assistance Program. Although the Department of Public Assistance (DPW) administers LIHEAP, it is not a public assistance program. Public assistance benefits are not affected by the receipt of LIHEAP benefits.

There are three components of LIHEAP:

1. Cash benefits to help eligible low-income households pay for their home-heating fuel.
2. Crisis payments, if needed, to resolve weather-related supply shortage, and other household energy-related emergencies (broken heating equipment, utility service shut off, out of fuel or imminent danger of being without fuel)
3. Energy conservation and weatherization to address long-range solutions to the home-heating problems of low-income households.

More information can be obtained by calling the Allegheny County Assistance Office at 412-562-0330, your utility company, or on the internet at [www.compass.state.pa.us](http://www.compass.state.pa.us).



## Ursuline Honors Staff at Holiday Gathering

During this past holiday season, Ursuline Senior Services took some time to note some special anniversaries within the agency. As part of our Holiday Gathering, the following employees were recognized for their years of service with Ursuline:

**Sr. Dorothy Gourley**, Guardian, 20 years  
**Jack Flora**, I & R Specialist, 15 years  
**Kathy Garland**, Executive Secretary, 15 years  
**John Kenst**, Guardianship Fiscal Monitor, 5 years  
**Judy McClelland**, CBO Asst Prog Dir, 5 years

With so many new faces in the agency of late, we also took note of our many “newbies” celebrating their first anniversary with Ursuline during 2005:

**Carole Cupp**, Guardian  
**Patti Halligan**, Guardian  
**Susan Harper**, Care Manager  
**Julia Jackson**, Care Manager  
**Britt Keefer**, Senior Care Manager  
**Jake Lemkov**, Care Manager  
**Allison Murphy**, Care Manager  
**Shirley Sanders**, Guardianship Asst Prog Dir  
**Ann Talarek**, AARP/MMP Prog Director  
**Karen Tobin**, Guardian  
**Melanie Trainor**, Care Manager  
**Anthony Turo**, Executive Director  
**Melissa Wheaton**, Case Aide

Our appreciation goes to these and all of our wonderful staff who work so tirelessly each year to make Ursuline Senior Services such a wonderful place to be!



*Santa pays a visit to celebrate with Care Managers Diane Styles, Allison Murphy and Julia Jackson during one of several activities at Ursuline this past holiday season.*

APPRECIATION

# Ursuline

## Senior Services


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### In This Issue

 **AARP Money Management:** Seniors can get help budgeting and assuring their bills are paid on time.

 **Medicare Part D:** Questions remain about who is eligible, how to sign up for benefits, and if it is worth it.

## Surfing the WEB

*While many Web sites claim to offer assistance to seniors, some are certainly more helpful than others. In this series, we will share with you some of the links that can help you get useful information. Each link will be researched, and—at the time of publication— will be verified as an active Web site.*

*Ursuline Senior Services  
Web site: [www.ursulineseniorservices.org](http://www.ursulineseniorservices.org)*

Here are a few links that may provide useful information for seniors in our community. If you try to get to these links and they do not work, check the spelling. It is very easy to substitute the letter “O” for a zero.

<http://www.medicare.gov/pdphome.asp>

**Medicare Part D**—This site has a calculator you can use to see if the Medicare Part D drug program is right for you. Input the prescription drugs that pertain to you and it will calculate the cost benefit to you.

<http://www.irs.gov/>

**Federal Tax Forms**—You can utilize this site to download tax forms and publications.

<http://www.revenue.state.pa.us/revenue/site>

**PA Department of Revenue**—Utilize this site to download Commonwealth of PA tax forms and publications.

<http://www.publicdebt.treas.gov/sav/savcalc.htm>

**Savings Bond Calculator**—This is a great site to calculate savings bond interest. It will also tell you if a bond is no longer drawing interest. Input the face amount, date of issue and bond number.

[www.ursulineseniorservices.org](http://www.ursulineseniorservices.org)

*Mission Statement—Ursuline Senior Services, dedicated to the highest standards of professionalism and care, promotes the dignity and well-being of the senior population by providing coordinated supportive services tailored to the changing needs of each individual.*

*Ursuline Senior Services' United Way Donor Designation Code: 281*