

Telephone: 831-649-3363

www.centralcoastseniorservices.com

SPRING 2006



John O'Brien, Director

Welcome to the Spring 2006 issue of *The Central Coast Advisor*. We hope that seniors, their families and eldercare professionals in the Monterey County area will find this publication informative. The mission of Central Coast Senior Services is to help the older adults of our area access the quality care they need, and we hope this issue of *The Central Coast Advisor* will support that goal.

Many seniors continue to be unsure about whether to sign up for the new Medicare Prescription Drug Benefit—and if the answer is yes, which of the many plans to select. We hope that the information in this issue can help you as you make that decision. Also in this issue, we focus on Alzheimer's disease, and some of the resources available for families.

If you have any topics to suggest for future issues, let us know. We would love to hear from you!

Are You Still Confused about the Medicare Prescription Drug Benefit?

The new Medicare prescription drug program ("Medicare Part D") went into effect on January 1, 2006. People who signed up by December 31, 2005 began receiving benefits immediately. You can still enroll without a financial penalty until May 15, 2006. If you are already on Medicare and sign up for prescription coverage after that date, you will have to pay more to get drug coverage later—an extra 1 percent for each month that you delay. So, the longer you wait to join up, the higher your premium will be.

Many seniors report feeling totally confused about the prescription drug benefit—and indeed, the decision can be pretty complicated. Should you stay with your existing drug coverage, if you have it? Should you sign up for a Medicare-approved private plan? And if so, which plan should you choose? The plans vary quite a bit as to cost and coverage, so it's important to select the plan that best fits your particular needs.

If you join, your costs will vary depending on which plan you choose. In general, you pay a monthly premium (around \$32 in 2006) and a yearly deductible (up to the first \$250 in 2006). You will also pay a share of your prescription drug costs, and your plan pays a share. Medicare helps pay for drugs up to a limit (\$2,250 in total) and once your total out-of-pocket costs for drugs reach \$3,600, you pay 5 percent of the costs and Medicare pays 95 percent of the costs for the rest of the year.

Many people with limited income and resources will get extra help paying for their prescription drug coverage. People with the lowest incomes and resources will get the most help. If you are in this group, you should have already received information in the mail from the Social Security Administration (SSA) or from Medicare telling you what to do. For more information about the "Extra Help" program, visit the Social Security Administration website (www.ssa.gov/prescriptionhelp).



See Medicare Part D on page 2

Information Center

Local Senior Helpline

For local information the Alliance on Aging provides information, assistance, referrals and advocacy.
800-510-2020

The Eldercare Locator

Need information for Mom in Ohio? The Administration on Aging connects older adults, families and their caregivers with sources of information on senior services that are available elsewhere in the country.
800-677-1116
www.eldercare.gov

Respite Care Information

Call Del Mar Caregiver Resource Center at 424-4359 for more information on respite care, counseling, local support groups and workshops.
www.hpcn.org

• Medicare Part D, continued from page 1

A handy resource to use during the decision-making process is the new Medicare Prescription Drug Plan Finder, which you can find on the www.medicare.gov web site. Using this interactive tool, you enter information including your current prescriptions, the amount you pay for them, current drug coverage, preferred pharmacies, and your current Medicare and supplementary (“Medigap”) policies. Then, the Drug Plan Finder shows you a list of available plans in your area, including a comparison of cost, coverage, deductible, which drugs and the quantity of each a particular plan covers, etc.

You can also call the 24-hour Medicare hotline at:

1-800-MEDICARE
(1-800-633-4227)
TTY: 1-877-486-2048

Another good decision-support tool to use as you’re examining plans is the National Council on Aging’s Benefits Checkup RX (found at www.benefitscheckup.org).

Local Resources

Alliance on Aging’s Health Insurance Counseling and Advocacy Program (HICAP)
Administrative Office
2200 Garden Road
Monterey, CA 93940
(831) 655-1334
Robert Petty, Program Manager
hicap@allianceonaging.org
www.allianceonaging.org/hicap.html



Our Mission Statement

To provide each client with quality service.

To be there when they need us.

To listen so we can understand their needs and expectations.

To go the extra mile to help each client individually achieve their goal of remaining in their own home.

Understanding Alzheimer's Disease

What Is Alzheimer's Disease?

Alzheimer's disease is a progressive, degenerative disease of the brain that causes dementia. Dementia is the deterioration of memory, language, personality and the ability to process information. Alzheimer's disease is not the only condition that leads to dementia; other causes include stroke, chronic alcohol abuse, vitamin deficiencies, and Parkinson's disease. Depression, too, may share some of the same early symptoms. So if Alzheimer's disease is suspected, it is important that thorough testing be performed to rule out other conditions that might be reversible.

What Causes Alzheimer's Disease?

As we grow older, certain changes in brain tissue occur in all of us. But in people with Alzheimer's disease, the changes occur in large numbers of cells and in specific areas of the brain. Alzheimer's patients develop what are called *amyloid plaques* (abnormal clumps of protein) and *neurofibrillary tangles* (nerve cells that become tangled and dysfunctional). Certain chemicals that are responsible for transmitting nerve impulses in the brain are reduced. No one knows exactly why this happens, and research efforts are still underway to discover the cause or causes of Alzheimer's.



who is experienced in identifying and treating this disease. At this time, there is no cure for Alzheimer's, though certain treatments, including some drugs, can help delay or control symptoms. Drugs now being tested may someday offer more concrete hope for patients and families. But in the absence of a cure, some forms of treatment can help, including treating any other illnesses the patient might be experiencing, using medication to help control anxiety or other symptoms, and participating in certain therapeutic activities. It is important to provide a supportive environment for people with Alzheimer's, in which as much dignity and self-respect as possible can be maintained.

The adjustment of both patient and family to a diagnosis of Alzheimer's may be very difficult. It can help to talk with others who have a family member with Alzheimer's, and to join a support group. Help is out there,

If your loved one has Alzheimer's disease and you have questions about the Medicare Prescription Drug Benefit, the Alzheimer's Association website offers information, fact sheets and advice about troubleshooting problems at www.alz.org/Resources/medicaredrugcoverage.asp

What Are the Symptoms?

Alzheimer's disease usually comes on slowly, with a gradual deterioration of memory and difficulty learning new information. The patient develops problems in carrying out familiar tasks, understanding concepts, and taking care of grooming or household chores. Personality changes, restlessness, and disorientation may also occur, and as the disease progresses, these symptoms become more pronounced. In its later stages, Alzheimer's disease is characterized by a lack of concern for appearance or body function, significant sleep disturbances, extreme irritability, and loss of ability to speak. Gradually, the person stops eating or drinking regularly.

What Can Be Done?

Alzheimer's disease must be diagnosed by a physician

and this is a time to take advantage of your community's resources.

For More Information

The Alzheimer's Association website (www.alz.org) offers information and resources for people with Alzheimer's, their families and professionals. For local resources, including support groups, see the website of the Alzheimer's Association of Northern California and Northern Nevada (www.alznorcal.org), or contact the local chapter:

Monterey County Alzheimer's Association

182 El Dorado Street

Monterey, CA 93940

831-647-9890

Fax: 831-655-9241

Salinas: 831-757-0531

King City: 831-385-8813

Helpline: 800-272-3900



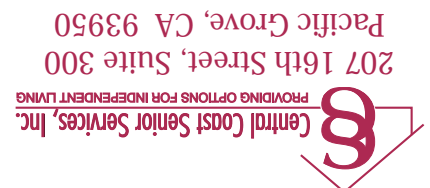
Central Coast Senior Services, Inc., was established in 1996 and has helped hundreds of individuals and their families address their long term care needs. Services include free consultations, information and referral, care management, assessments, and home management. Our Personal Attendants can assist with personal care such as bathing and dressing, meals, light housekeeping, medication reminders, and companionship. We are available 24 hours a day, every day of the year, to provide our clients with excellent service.

Central Coast Senior Services, Inc.

Telephone: 831-649-3363 or 831-484-7355 + Fax: 831-372-2465

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