

# URBAN AGING NEWS

Urban Aging L3C

**FREE**

Issue 19 | WINTER 2019

Info, Insight & Inspiration for Metro Detroit's Maturing Adults

## Then and Now



INSIDE

Qualifying for Medicaid LTC - **pg. 6** | New transportation program - **pg. 11**  
Easterseals Serves Seniors - **pg. 13** | How to become a paid family caregiver - **pg. 15**





PACE Southeast Michigan provides all the care you need to help you live in the community and remain in your own home for as long as possible.

- Medical Care
- Day Health Center
- Transportation Services
- Physical and Occupational Therapy
- *and much more!*



Serving seniors in five centers across southeast Michigan

[www.pacesemi.org](http://www.pacesemi.org)  
855-445-4554 TDD: 711

As a PACE Southeast Michigan participant, all health care services are provided and arranged by your personal health care team. PACE participants may be fully liable for the costs of medical services from an out-of-network provider or without prior authorization with the exception of emergency services. H2318\_AD02



**Presbyterian  
Villages**

OF MICHIGAN

SERVING SENIORS & COMMUNITIES

**2016 CRAIN'S**  
**Best-managed**  
**NONPROFIT**  
**WINNER**  
Presbyterian Villages  
of Michigan

## Embrace the possibilities

Presbyterian Villages of Michigan creates opportunities for seniors of all faiths. Connecting seniors to resources and their community for a vibrant life.

[www.pvm.org](http://www.pvm.org) | (248) 281-2020

### Detroit

*The Thome Rivertown  
Neighborhood*  
313.259.9000

*The Village of  
Bethany Manor*  
313.894.0430

*The Village of Brush  
Park Manor Paradise Valley*  
313.832.9922

*Delta Manor*  
313.259.5140

*The Village of  
Harmony Manor*  
313.934.4000

*Hartford Village*  
313.270.9700

*The Village of  
Oakman Manor*  
313.957.0210

*The Village of St. Martha's*  
313.582.8088

*The Village of University  
Meadows*  
313.831.6440

*The Village of  
Woodbridge Manor*  
313.494.9000

### Gibraltar

*The Village of  
Gibraltar Manor*  
734.676.4802

### Holly

*The Village of  
Holly Woodlands*  
248.634.0592

### Pontiac

*The Village of  
Oakland Woods*  
248.334.4379

### Redford

*The Village of  
Redford*  
313.541.6000

### Westland

*The Village of  
Our Saviour's Manor*  
734.595.4663

*The Village of  
Westland*  
734.728.5222

PVM Programs and  
Partners include:



## ON MY MIND



**Patricia Ann Rencher**

Publisher

Urbanagingnews@yahoo.com  
313.204.5140

Former first lady Rosalynn Carter said it best: "There are only four kinds of people in the world: those who have been caregivers, those who are currently caregivers, those who will be caregivers, and those who will need caregivers."

My prayer for 2020 is that the families who have experienced caregiving will use those experiences to inform their own aging,

making decisions and plans to avoid many of the common predicaments that too often come with aging.

A responsible caregiver does three things: informs themselves of the services that are available, accesses them, and makes a commitment to self-care.

For those currently caregiving, we hope you will access the local services we work hard to report on. Unfortunately, caregivers are underutilizing the services provided by the many tri-county agencies who want to help.

For those who will become caregivers, don't let the need to intensify your oversight catch you by surprise. The holidays are a perfect time to observe how your elder loved ones are doing. Determine if they could use more help, find out what's available, and provide it. It may be difficult,

but don't allow them to refuse help. Many of those who wind up in nursing homes are there because no one noticed they needed help in time to avoid decline. Vow to keep closer tabs on loved ones.

And finally, if you are in the aging zone, and we all are, start thinking now about how you want to age. What support will you want and who can you rely upon to assist. If there's no one you can count on, think about where you can live, thrive and be supported. Plan ahead.

Having options in place, rather than waiting until the last minute when options become limited, seems to be the road most people choose. Yet,

far too many overwhelmed and distraught adult children, neighbors and others call me to discuss some harrowing, preventable situations affecting seniors. I welcome the calls because I want to help, but I'm saddened by the number of people who find themselves in these aging-related predicaments.

I'm not preaching just loving you enough to want your aging to be the "non-event" event that will honor your life and surround you with the loving support you will need.

Happy Holidays & Happy New Year,

*Patricia Ann Rencher*  
Pat



### OUR STAFF



UAN is a free publication circulated throughout metro Detroit

For advertising, editorial contributions or distribution site requests, call (313) 204-5140

Publisher.....Patricia Ann Rencher  
Editor.....Alicia M. Nails  
Graphics.....Edgar W. Chambliss, Jr.

**UAN** is a product of Urban Aging, L3C

# URBAN AGING NEWS

*A Great Gift for the Caregiver in your life*

*Don't miss the resources and information in this publication!*

**SUBSCRIBE TODAY!**

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Return this form with \$25 - 4 issues/1 year - Check or Money order to:  
1905 Hyde park, Detroit 48201



# Study: How Detroit Rates for Friendly Aging



The State of Michigan's Aging & Adult Services Agency confers an "aging friendly" designation on cities through the Communities for a Lifetime program. James Blackburn, a University of Michigan researcher, set out to see what it's like to grow old in Detroit and what's needed for the city to be so recognized.

For his study he selected 61 adults, ages 60 to 81, primarily African American. They live in six of the seven Detroit City Council districts. Spanish speaking and LGBTQ+ focus groups were also conducted.

## The study found:

**Housing Barriers:** Detroit has expensive utilities, limited housing quality and lower-cost housing. Many subjects felt they were being taken advantage of by their landlords. Downtown's

gentrification was a point of concern.

## Safety:

Crime, street lighting, vacant neighborhoods and ineffective policing within the city regardless of neighborhood or type of housing were stated concerns.

## Social Isolation:

A pervasive problem noted in neighborhoods with few residents or houses, as well as in senior citizens buildings, was loneliness. It was found that simply living with others does not necessarily foster social interaction or decrease loneliness – but mental and physical health preservation were noted as critical prevention measures.

Remedies included engagement with family, friends and church, all

providing great enjoyment, satisfaction, and fulfillment. The intimate connections associated with these social networks provides great meaning to their lives.

## Transportation:

For those who no longer drive, public transportation is not seen as "user friendly." There was a strong desire to have assistance in using the buses and buses designated for older Detroiters only.

"Ultimately, these Detroiters would like a community that is friendly, supportive, and productive to all people of all ages," Blackburn said.

While the focus group participants acknowledged that growing old in Detroit has its challenges, they believed they were strong and expressed a high degree

of resiliency. They have pride in being Detroiters and want to contribute to their community, disappointed that they feel like "an untapped source" that the city should utilize as it continues toward revitalization.

According to Blackburn, creating an aging-friendly community requires changes in the physical and social infrastructures of Detroit. "It is our belief, that an "aging-friendly" community will optimize successful aging," he added.

The project was supported by grants from the Ginsberg Center, University of Michigan and the Gerontology Learning Community, School of Social Work, University of Michigan. To read the entire study, contact Prof. James Blackburn at [jblackbrn@umich.edu](mailto:jblackbrn@umich.edu).



# Volunteers Call Homebound Seniors to Talk & Teach New Skills



Human beings are social creatures and the connection to others enables us to survive and thrive. Yet, as we age, many are alone. This leaves seniors vulnerable to social isolation, loneliness, and research-substantiated health problems such as cognitive decline, depression, and heart disease. This is doubly so for homebound seniors.

This December, the Retired Senior Volunteer Program will launch “The Silver Center” telephone companion pilot program for homebound seniors. This RSVP program is free and offers friendly conversations and a learning experience to pique homebound seniors’

interest in a variety of topics including learning a new skill. The telephone sessions are 30 minutes to an hour in length and can range from a one-time session to multiple sessions. The volunteer instructor determines the class content and length.

***“Loneliness acts as a fertilizer for other diseases. The biology of loneliness can accelerate the buildup of plaque in arteries, help cancer cells grow and spread, and promote inflammation in the brain leading to Alzheimer’s disease. Loneliness promotes several different types of wear and tear on the body.”***

***Steve Cole, Ph.D., director, Social Genomics Core Laboratory, University of California, Los Angeles.***

“The best thing is that it connects seniors, who many times are experiencing social isolation, with others via the

telephone,” says Norvena Wilson, program director of RSVP.

Program organizers seek volunteers with a skill, talent, hobby or interest that they would like to share with homebound seniors.

Instructors can facilitate group discussions on topics from gardening to books, to sports, health and wellness

and much more. Training for volunteers is provided by phone. If the volunteer instructor uses handouts, they are mailed or emailed to the participants by RSVP.

Wilson says there are many benefits to volunteering including giving back to your community by sharing your passion, working with inquisitive, life-long learning participants all while doing in the comfort of your home.

To learn more about how you can help enrich the lives, stimulate the minds and connect homebound seniors to the community, call the RSVP The Silver Center at 313.883.7764.



# Long Term Care and Medicaid



An important way Medicaid helps seniors is by covering long-term care costs. More than 60% of all nursing home residents receive Medicaid coverage, and close to half of all LTC services for the elderly are paid by Medicaid.

Medicaid is a state and federal government health insurance program. The government sets the broad requirements and the states implement them. The Michigan Department of Health and Human Services administers the program.

LTC services help meet the

medical and non-medical needs of people unable to care for themselves. Services can be provided at home, in the community, in assisted living facilities or in nursing homes.

There are three primary Medicaid LTC programs: The MI Choice Waiver program, the Program of All Inclusive Care for the Elderly, and nursing home Medicaid.

There are four requirements for LTC eligibility:

## 1. Level of Care:

Applicant must be age 65 or

older, blind or disabled and;

a). Be in a nursing home, or be approved as a MI Choice Waiver or PACE client, and;

b). Be approved through the Medical Level of Need Screening Tool that measures the extent to which a person's medical needs qualify them for either LTC nursing home benefits or MI Choice Waiver benefits.

## 2. Income:

Any payment owned by the client, including payments made to a representative on their behalf, is income.

Countable income includes the total income, minus any income that is excluded by government policy. Income is not an asset in the month it is received; it is not an asset if transferred from one type of account to another; i.e. transferring funds from savings to checking account.

When a person qualifies for nursing home Medicaid, the State will guarantee the nursing home receives a set amount for their care, thus the term "Medicaid beds." The amount a Medicaid recipient contributes from their own income for their care

*Continued on next page*



# SPEAK UP!

## Call APS Day or Night

If you suspect abuse,  
exploitation or self-neglect,  
Adult Protective Services staff  
will investigate allegations  
within 24 hours.



# 855-444-3911

*Story continued from page 6*

is called the “patient pay amount.” It is calculated by subtracting from their income:

- \$60 for personal care needs (\$90 if a veteran);
- The amount necessary to pay health, vision, and/or dental insurance premiums;
- \$95 for a guardian or conservator fee;
- The amount contributed, if applicable, to a community dwelling spouse.

### 3. Assets Eligibility:

Applicant’s assets cannot be more than \$2,000 on any day during the month for eligibility. If an applicant is married, there is an additional allowance for the community dwelling, non-institutionalized spouse.

“Countable assets” are everything a person owns that is not excluded by government regulation. Excluded assets are:

- The homestead. Value depends on whether a spouse, a blind or disabled child, or a child under age 21 remains in the home. Generally, value must be less than \$585,000
- Personal property
- 1 vehicle
- Burial fund, exclusion up to \$1500
- Burial space and items
- Funeral contracts. Current cap of \$12,770
- Life Insurance with a face value of less than \$1500

The MDHHS frequently updates and revises Medicaid eligibility rules. Visit [www.mfia.state.mi.us/olmweb/ex/html](http://www.mfia.state.mi.us/olmweb/ex/html) for current Medicaid manuals, or contact your local Area Agency on Aging.

*Adrienne C. Watts is a licensed attorney with over 30 years of experience and specializes in probate, estate planning and how to protect assets as well as Elder Law including Medicaid planning, guardianships and conservatorships. Visit <http://www.adriennecwatts.com/>, call 248.399.6985 or email [attyacw@aol.com](mailto:attyacw@aol.com) for more information or a complimentary consultation.*





# TIPS FOR CHOOSING YOUR MEDICARE PLAN



Happy 65th birthday to you! You knew it was a major birthday because you recently began getting a stream of new mail - advertisements from dozens of companies seeking to manage your Medicare benefits. You may be feeling overwhelmed with

information and fancy charts and graphics that are intended to trigger you into making a quick decision to choose a plan. With this in mind, here are some tips to ease you through the selection process.

*Continued on next page*



# Tips For Choosing Your Medicare Plan (cont.)

1. Plan early and get help from a non-compensated, independent source.
2. Speak with a Medicare Medicaid Assistance Program or MMAP counselor.
3. Contact your local Area Agency on Aging for guidance.
4. Narrow your choices to three Medicare companies and then do your homework on each.
5. Join or start a senior resource group at your community center or church. If you have questions, so does everyone else, so get together and talk it out. If you contact one of the Medicare plans they will probably sponsor your meetings and provide lunch at no cost. You might also want to invite a doctor who specializes in healthcare for older adults to speak to your group.

6. If you're still working and your job provides health insurance stay at it one more year or for as long as you can - until you reach your Social Security full retirement age. Take an afternoon to visit the Social Security office in your area and talk to a counselor. Then get with a trusted resource and decide what to do. Remember, you have to pay a premium for your Medicare Part B and it usually comes out of your Social Security check.

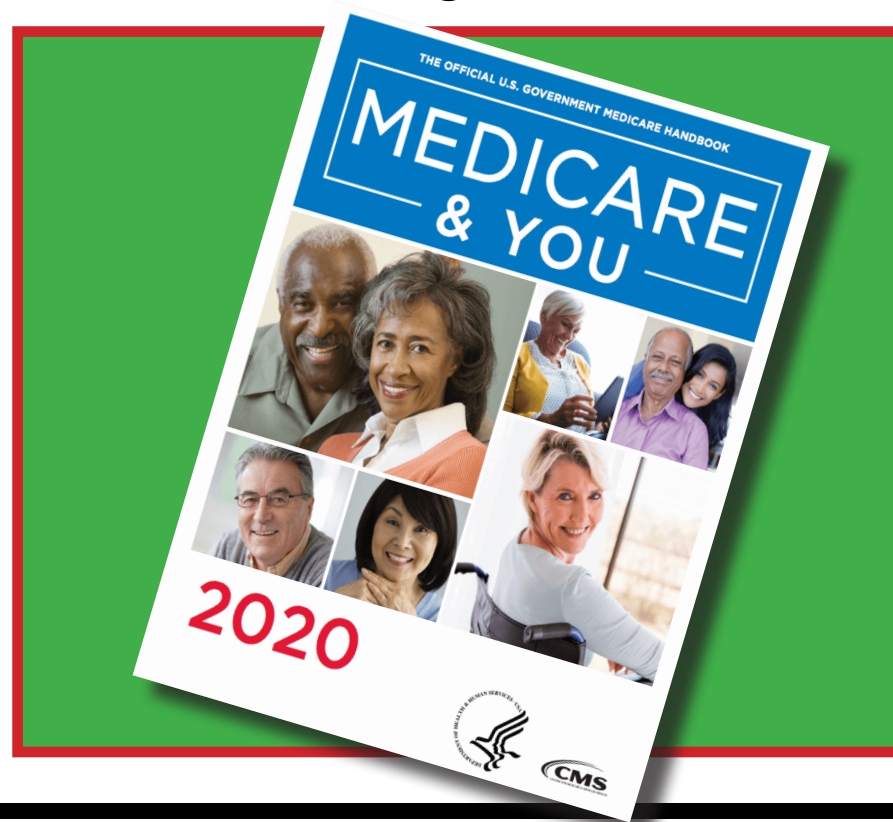
7. If you're not as healthy as you'd like to be, get help developing a healthcare financial budget. This is a tool that takes into account all of your personal healthcare cost to include: prescriptions and over-the-counter medications, annual doctor visits, therapy and specialized treatment cost. Come up with a dollar amount that represents your annual total out-of-pocket cost for your healthcare needs.

**Use this budget to plan how much you're spending for healthcare now and where you might be able to save in the future. This can help you determine whether a Medicare Advantage or Medicare Supplement will work best for you.**

**In addition to the insurance plan itself, plan for a vibrant life beyond age 65 by doing the following:**

1. Put your age 65 and beyond plans down on paper! NOW! And share those plans with your family and friends. They don't need all the details but they do need to know that you have plans for your life so they don't try to make plans for you.
2. Get Healthier! If you're in good shape now, get in better shape. See your doctor and map out a health maintenance plan for the coming year. Most people turn 65 and then slow down - your goal is to remain as active as possible so get in shape now.
3. It's great if you like your current primary care doctor and specialists, but if not it's time to choose one that you plan to keep and mold into your "personal care consultant." This is the doctor who promises to walk with you on your healthcare journey for the next 10 to 15 years. Talk to your friends and neighbors - like that senior resource group you started back in tip #3? Ask them about their doctors and healthcare providers.

*Adapted from information from Mishael Raiford, an older adult, a senior healthcare advocate and a licensed life and health insurance agent. He welcomes inquiries and can be reached at 313.515.6425, or [devdes2@gmail.com](mailto:devdes2@gmail.com)*







The Area Agency on Aging 1-B's **myride2** mobility options service helps seniors and adults with disabilities who live in Oakland, Macomb, Wayne and Washtenaw counties find and access transportation options - and plan for a senior's driving retirement.

Counselors trained in mobility options are available to arrange transportation from start to finish. They also help those who qualify apply for Americans with Disabilities Act services.

A database of transportation options including wheelchair accessible transportation, help getting into a building, or low-cost transport options, is available. One to two business days are needed to arrange a ride. There is no charge for arranging transportation, but there may be a cost for any transportation services used. Payments are made directly to transportation providers.

The Mobility Options counseling also helps seniors and/or their families talk about their concerns and then make a plan to help the

senior transition from driving. Professionals counsel families about how to start the conversation, alternate options, and then make a plan to help senior family members get around safely when they can no longer drive. Having a plan in place can go a long way in helping both seniors and their family members feel better about making a decision to give up driving.

Travel Training workshops: **myride2** also offers free 1-hour Travel Training workshops to help first-time public transportation users understand how to use and access the bus system.

The workshops help people understand how to use connector and fixed route services, read a bus schedule, plan a trip, board the bus, pay the fare and transfer from one route to another. The training can be offered in small groups (5-20 people) and is also available for individuals.

**myride2** options counselors are available Monday through Friday, from 8 am to 4 pm, at 855.697.4332.



**NOW OPEN!**

## Senior Health Clinic

*for LGBTQ+ adults 55 and older*

### Primary and Specialty Care Preventive and Support Services

**Wednesdays from 10 AM - 2 PM**  
**Call for an appointment**

**(313) 832-3300**  
**1726 Howard Street**  
**Detroit, MI 48216**  
**[www.corktownhealth.org](http://www.corktownhealth.org)**

CORKTOWN HEALTH CENTER

sage METRO DETROIT  
Advocacy & Services for LGBTQ Elders

WAYNE STATE School of Medicine

MICHIGAN HEALTH ENDOWMENT FUND

**Age with respect, dignity and pride at Corktown Health Center**



## Transportation Co-op Uses Volunteer Drivers to Move Members Around Metro Detroit

**Carl W. Wellborn Sr.** wants to solve transportation problems for seniors. He's executive director of the recently launched Independence Rides, a membership-based program for riders over 60 or and for visually impaired adults. They pay a \$50 annual fee and \$10 per ride within their initial service area. Fares are pre-paid into the member's account with no payments in the vehicle. "I retired in 2018 after 34 years as a General Motors engine designer and team leader in advanced innovation projects. We researched global societal and technical trends," says Wellborn. He met Katherine Freund, founder and president of ITN America, a national organization addressing an American transportation system unable to keep pace with aging. Wellborn says that's when he found his in-retirement career.

Independence Rides needs volunteer drivers who can commit a minimum of three hours monthly. Drivers undergo a criminal background check and half-day training. They use their own vehicles and receive mileage.

"The training focuses on how to work with seniors or disabled adults. Some provide arm-through-arm, or door-through-door, walking support. It's important that drivers make our riders feel comfortable and dignified," Wellborn said.

Drivers can earn mileage credits that can apply towards their future use or donate to a family or friend's account or the Road Scholarship Fund™ which helps to support low-income riders.

With enough drivers, Wellborn says, they can offer a variety of programs including Car Trade™ offering members the opportunity to exchange their car for ride credits, or the Community Road Scholarship™ program giving a church or service organization the opportunity to recruit volunteer drivers who put their credits into the group's community account.

**To volunteer or become a member, call 313.618.1578 or 313.618.3361, visit [www.independencerides.com](http://www.independencerides.com), or email [carl@independencerides.com](mailto:carl@independencerides.com).**



## Wayne County Senior Prescription Savings Program

- This [free program](#) helps seniors save money on prescription costs
- Must be a Wayne County resident aged 55 or older
- Access to thousands of pharmacies nationwide
- Available for mail order service

**Enroll Today!**

**[www.wcseniors.SGRXhealth.com](http://www.wcseniors.SGRXhealth.com)  
1-800-WELL-NOW (935-5669)**



# A Trip Down Memory Lane is a Helpful Healer

By Dr. Samuel White III

Every now and then we need to take a stroll down memory lane. Intentionally recall pleasant memories and share them. Our memories are precious because they foster a sense of gratitude, counteract boredom, and are a source of enlightenment. Reflecting on your life can lift your spirits, comfort your heart, stimulate your mind and shake the lethargy from your soul. If you want to feel good about your life, take a stroll down memory lane.

Clergy, social workers, hospice clinicians, geriatric workers and caregivers use Life Review Therapy, or Reminiscence Therapy, as a treatment for older adults who suffer from depression, dementia, Alzheimer's disease, or who are in end-of-life care facilities.

Researchers have discovered that sharing life stories helps the older adult to feel better about themselves and their life. It enables aging adults to reflect on their past, take pride in their achievements, and validate their life experiences. Encourage an aging adult to take a stroll down memory lane and ask them:

- What is your favorite childhood memory? What memory makes you smile?
- When you look back over your life, what are you most proud of or grateful for?
- If you could go back in time, what would you change and why?
- Who had the most influence in your life and why?
- Tell me about your mother, father, brother or sister?
- Where did you work and what did you do for a living?
- What do you want people to remember about you?
- Name your favorite old movie, song or entertainer and why?

We all need to take a stroll down memory lane, reflect on the past and talk about the "good old days." Every step of this spiritual journey will put a smile on our face and peace in our soul.

Dr. Samuel White III is the author of *Aging Gracefully: Spiritual Care for Aging Adults*, pastor of Friendship Baptist Church, and Spiritual Care Coordinator of the Program of All Inclusive Care for the Elderly (PACE).

## Are you forced to choose between food and medicine?



All it takes is one brief phone call to MiCAFE to find out what benefits you may be eligible for. MiCAFE is open Monday through Friday, 9 AM to 3 PM, at our toll-free number, 877.664.2233.

Benefits you may be eligible for:

- Food Assistance Program (SNAP)
- Medicaid,
- Medicare Savings Program,
- Low Income Subsidy (Part D),
- Michigan Tax Credits

MiCAFE application assistance and other services are provided at no charge to all Michigan residents.





## NEWS BRIEFS

**Caregivers who are seeking information** on matters ranging from finances, to healthcare, to the use of power of attorney, to guardianship, housing solutions, elder abuse prevention, family mediation and senior bullying may benefit from informed discussions presented by Great Lakes Legal Mediation Division and the Michigan Department of Health & Human Services. These Caregiver Conversations include lunch for families with older adults needing communication tools.

One is being held Wednesday, Jan. 15, 2020, 11:30 am to 2:30 pm, at the Redford Community Center. The event is free but pre-registration is required, call 313.937.8282.

**Caregivers, take a break and explore your creativity** in craft workshops including painting, scrapbooking, photo journaling/photography, and sketching.

The events are designed for family caregivers to gather for creative expression and social engagement. 2020 workshops are Saturdays: Jan. 11, Feb. 8 & Mar. 14, from noon - 1:30 pm. at the Hannan Center, 4750 Woodward Ave., Detroit, 48201. The event is free but pre-registration is required. Call Annie Lepkowski at 313.833.1300 ext. 40, or email [alepkowski@hannan.org](mailto:alepkowski@hannan.org).

## Easterseals Serves Seniors – Including Farmers

Many people don't associate Easterseals with providing senior services - but they do! Among the services the agency provides are assessment and referral, caregiver support, housing and vocational assistance, mental health counseling, and geriatric case management.

There are 11 locations throughout Michigan, with services provided in English and Spanish. The adult services program is available at the agency's Southfield office, offering appointments in the day, evening and every 4th Saturday. Walk-in intakes are Monday - Friday, 9 am - 2:30 pm.

### Special services for farmers

The agency's AgriAbility program - in partnership with the Michigan State University Extension - services farmers with disabilities, illnesses or aging conditions. The program provides critical services that medical and disability insurance plans often do not cover, at the farm work site, or assistive technology to enable a farmer to continue working.

To learn more about both programs call 248. 372.6800 or visit: [www.easterseals.com/michigan](http://www.easterseals.com/michigan)

Retiring? Downsizing?  
Or thinking about buying or selling your home?



## A Seniors Real Estate Specialist® can help!

A Seniors Real Estate Specialist®, or SRES®, is a REALTOR® who has received extensive training in helping 50+ home buyers and sellers. They understand the decision to move can be difficult and can help you navigate your choices and want to serve as a resource and guide.

You can count on a Seniors Real Estate Specialist® to guide you through the process of selling or buying your home, making the transaction less stressful and more successful.



Learn more at [www.SRES.org](http://www.SRES.org).

I'm your SRES®, and I can help you with your next step.



**Tricia Winborn, SRES®**

Keller Williams Home  
30500 Northwestern Hwy, Suite 300  
Farmington Hills, MI 48334  
Phone: 248-266-5628  
[twinborn@kw.com](mailto:twinborn@kw.com)







# MyMobility Plan

## What can you do to stay independent?

Many people make financial plans for retirement, but not everyone plans for other changes that may come with age. This includes changes in your mobility—your ability to get around.

It's not easy to talk about, but as we get older, physical changes can make it harder to get around and do things we want or need to do—like driving, shopping, or doing household chores.

There may be a time when you still need to get around, but can no longer drive.

You might not have mobility problems now, but you could in the future. You may even know others who already do—perhaps a parent, relative, friend, or neighbor. While it may not be possible to prevent all of these changes, there are actions you and your loved ones can take today, and as you age, to help keep you safe and independent tomorrow.

**MySelf**  
A plan to stay independent

**MyHome**  
A plan to stay safe at home

**MyNeighborhood**  
A plan to stay mobile in my community



Centers for Disease Control and Prevention  
National Center for Injury Prevention and Control

**Make a plan today.  
Stay independent tomorrow.**



Do you or your loved ones have a plan to stay safe, mobile, and independent as you age? The My Mobility Plan tool, developed by the Centers for Disease Control & Prevention, uses scientific evidence to help older adults craft a plan for future mobility changes that might increase their risk for motor vehicle crashes and falls. See mobility planning toolCdc-pdf today for the complete guide to keep yourself or your loved ones safe, mobile, and independent tomorrow.

Our State. Our Town.  
*Our Hospice.*



**When it's Hardest,  
We're Here.**

*24/7 Support*

888-247-5701 or hom.org



WE HONOR VETERANS

A member of the **northstar** Care Community



# Medicaid Pays Family Members to Serve as Caregivers

If you are the caregiver for an elder loved who receives Medicaid assistance and you could benefit from financial assistance yourself, consider enrolling your loved one in the Home Help program which pays family caregivers, or others who the care-recipient designates.

The Home Help program is administered by the Michigan Department of Health and Human Services and provides personal care services to individuals who qualify for hands-on assistance.

MDHHS is responsible for approving family caregivers as Individual Home Help Providers for participation in the program.

## The program works like this:

**Doctor fills out form:** Take the Medical Needs form (MDHS-54-A) to the doctor's office for the physician, nurse practitioner, physical or occupational therapist to complete. They may fax the form or you can submit directly to the care recipient's MDHHS Adult Services Worker.

Apply for the Home Help

**Program:** Along with this form, submit the Adult Services Application (form DHS-390), select the Home Help option, and return both forms to the Adult Services Worker. Applications are reviewed within 45 days.

**Apply to be an Individual Home Help Provider:** First time Individual Home Help Providers must apply through the electronic Community Health Automated Medicaid Processing System.

CHAMPS will initiate a criminal history screening. Upon completion of the application, notify your loved one's Adult Services Worker.

Payment will only be made to the provider who is enrolled and approved by the MDHHS to provide services requested by the Medicaid recipient.

Providers must submit a services verification report in the CHAMPS system for payment. An exception may be granted to submit hard copies in certain cases.

**For forms or to learn more contact your local MDHHS office, visit [tinyurl.com/MDHSHomeHelp](http://tinyurl.com/MDHSHomeHelp), or call 1.800.979.4662.**



## WATCH US

Tune in every  
Wednesday at 5:30am  
on DPTV ch. 56

Check your local  
cable stations for  
shows airing daily

Host, Marsha Florence



## "Just Ask" Talk Show

Dedicated to Preserving and Enhancing the Quality of Life  
for the Disabled, Elderly, their Caregivers and the General Public

[JustAskTalkShow.org](http://JustAskTalkShow.org)

(800) 323-5336



# Have questions about Medicare? Humana is here to help!

- Which plans fit my lifestyle?
- Are prescriptions covered?
- What about wellness programs?

Humana can help you sort through the options—so you can focus on your health!

Humana provides all-in-one Medicare Advantage plans and stand-alone prescription drug plans to more than 7.8 million people across the country.\* Our Medicare Advantage plans cover doctor office visits, hospital stays, preventive services and prescription drugs—so you have the freedom to enjoy life without the worry of unexpected healthcare costs.

## Humana®

\*Humana Inc. First Quarter 2019 Earnings Release May 1, 2019

This advertisement was sent by an independent agent licensed to sell Medicare plans. If you do not want to receive future mailings from this agent, please contact the agent to be removed from their mailing list.

Humana is a Medicare Advantage HMO, PPO and PFFS organization and a stand-alone prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. Applicable to Humana Value Plus (PPO) H8087-002. **At Humana, it is important you are treated fairly.** Humana Inc. and its subsidiaries comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender identity, or religion. **English:** ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call **1-877-320-1235** (TTY: 711). **Español (Spanish):** ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-877-320-1235** (TTY: 711). **繁體中文 (Chinese):** 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 **1-877-320-1235** (TTY: 711)

Y0040\_GHHJEW7EN20\_M



Call a licensed sales agent

**Local Humana office**

**1-800-649-0059**

**(TTY: 711)**

Monday – Friday

8 a.m. – 5 p.m.