

# URBAN AGING NEWS

Urban Aging L3C

**FREE**

Issue 20 | SPRING 2020

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



**The Hannan Center in Midtown unveils Daybreak Adult Day Center for Alzheimer's and other dementia patients. - Details on page 6 -**

**Coronavirus Reaction: Why Older Adults are at Greatest Risk**  
**- Story on Page 9 -**



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# ON MY MIND



**Patricia Ann Rencher**

Publisher

Urbanagingnews@yahoo.com

313.204.5140

A dear, dear friend is sick and I'm devastated. As she walks this path, I want to be there for her. However, being the independent person that she is, I can only hope that she will let me help her at this time. That's the human side of this stage of her journey.

On the spiritual side, we're hoping for the best, grateful that she says, whatever ultimately happens, she is ready to face it.

On the business side, her calm is facilitated by the fact that her papers are in order. A few years ago, she told me, she decided she wanted to relieve herself of making major medical decisions during a medical crisis. In the event of her incapacity she wanted to reduce family confusion and disagreements about her medical care. The progressive measures my friend chose to take are called advance directives. They are giving her peace at this trying time.

Simply put, an advance directive is a written document in which you specify the type of medical care you want in the future, or who you want to make decisions for you, should you lose the ability to make decisions for yourself.

We've written about them often, and we'll continue to do so. But for just a minute,

think about how much easier it will be for you and your loved ones if you have already taken care of this, in the event something happens. And we've all been around long enough to know that something will indeed happen.

It's recommended that you see an attorney, but there are also online forms that you can download and file. If you'd rather have human assistance, there are free legal services to assist with this process as well. And we've written about those too: Elder Law and Advocacy Center, the Henry Ford C.A.R.E. program, and Beaumont's Respecting Choices® are all available at no cost.

On one hand, we like to tout that we are the first generation of older adults that is living longer, healthier lives. And we especially like to brag about our years of productivity and economic growth, prosperity that our

parents and grandparents made possible for us but were rarely able to achieve. We therefore need to have all of our ducks in a row.

So, let's add this to our "to-do list." Write your medical care wishes down. File and also share them with your family, healthcare providers and whoever else needs to know your wishes.

Plan now for your personal and spiritual peace - by taking care of business.

Senior Strong,

*Patricia Ann Rencher*



## OUR STAFF



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## Addressing Social Isolation Among Older LGBTQ+ Adults



**By Scott Batty, RN BSN**

There's a significant correlation between social isolation and a variety of physical and mental conditions - including cognitive decline, depression, and heart disease – according to a recent report released by the National Institutes of Health.

The older adult LGBTQ+ community is particularly vulnerable, which can be attributed to the combination of social isolation and ignorance surrounding sexual orientation and gender identity. Experts say the increasing number of

LGBTQ+ seniors and the significant impact of social isolation on health warrants the implementation of education programs for healthcare professionals to increase their awareness and decrease anxiety surrounding the topic of sexual orientation and gender identity.

Research suggests there will be an estimated 7 million LGBTQ+ adults who are 65 years or older by the year 2030. Social determinants affecting the health of the LGBTQ+ community are related to a strong history of oppression and discrimination.

*Story continued on page 12*

## Corktown Health Center Answers the Unique Needs of Older LGBTQ+ Adults



Detroit's Corktown Health Center has recently added a Senior Health Clinic, the first LGBTQ+ focused medical facility in Michigan offering primary care, behavioral health and other medical and supportive services to older adults. Staffed by geriatrician, Bibban Deol, MD,

of the Wayne State University Department of Geriatrics, the goal is to lessen the impact of stigma and other barriers in order to provide high-quality, culturally competent medical care for LGBTQ+ individuals, regardless of their ability to pay.

*Story continued on page 12*



# Lady Bird Deeds Transfer Homes at Death, Bypassing Probate, Some Taxes & Medicaid Payback



A properly drafted Lady Bird Deed automatically transfers your home to your named beneficiary upon your death and saves heirs the time consuming and costly probate court process and fees. Homeowners still retain rights to their property until their death and are able to sell, lease or mortgage their property without the heir's permission.

Simply adding your child's name to your deed gives them ownership interest and puts you at great risk of being exposed to their creditors, ex-spouses, and more. A Lady Bird Deed to transfer your home to your heirs is that they will receive a full "step-up in cost basis," minimizing potential capital gains tax by readjusting the home's value.

Also, because the property is directly passed to your beneficiary, property taxes will not increase. Michigan property tax is capped under Proposal A for anyone who owned a piece of property prior to 1995. If you have owned your property since this time, your heirs will receive the

benefit of the lower property tax when a Lady Bird Deed is used. The LBD also helps your heirs to avoid gift taxes since the property does not become theirs until your death.

And, finally, the LBD bypasses the Michigan Estate Recovery Laws which allow the Michigan Department of Health and Human Services to seek repayment for Medicaid benefits after someone passes. A LBD can play a crucial role in ensuring an estate is not opened.

Once the LBD is drafted, the deed is signed and recorded with the local register of deeds.

*Adrienne C. Watts is a licensed attorney with over 30 years of experience and specializes in elder law including Medicaid planning, probate, estate planning, asset protection, guardianships and conservatorships.*

Visit [www.adriennecwatts.com/](http://www.adriennecwatts.com/), call 248.399.6985 or email [attyacw@aol.com](mailto:attyacw@aol.com) for more information or a complimentary consultation.



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# DAYBREAK

## Hannan Center's Dayshift Adult Day Center Relieves Caregivers while Nightshift Program Offers Support



**Vincent Tilford**  
Executive Director

One of the biggest challenges facing caregivers who also work is figuring out how to provide safe and affordable care for their elder loved ones while they are at work or attending to personal obligations. The Hannan Center in Midtown Detroit is answering that need with a new Dayshift Adult Day Center. The program provides those with Alzheimer's and other dementias a socially and mentally stimulating environment.

"We are excited to provide the day center because it is so needed," said Hannan Center Executive Director Vincent Tilford. "This is at least a partial answer to the challenges many moderate-

income families face when they are ineligible for Medicaid services, but don't make enough to afford costly assisted living facilities."

Conducted in partnership with the Alzheimer's Association's Greater Michigan Chapter, the program offers a 1 to 5 ratio of caregivers to care-recipients, cognition-enhancing activities like art and music, meals, wellness and exercise opportunities. Medication assistance and limited personal care assistance is also provided. Personal services such as showering and laundry are available for an additional fee.

Unlike some adult day programs, Tilford says Daybreak was designed to be affordable so that loved ones can remain in the home of their choice for as long as possible. They also work with families to explore suitable payment options.

Daybreak families have the added benefit of Hannan Center's Nightshift social workers or Zena Baum Senior Service Center's Family Support Coordinators.

Nightshift connects caregivers to community resources, elder law consultations, family

mediation/conflict resolution, and emotional support opportunities including creative and interesting classes offered on weekends, evenings and online.

The Zena Baum Center also helps older adults access and navigate the services they need to age in their homes, improve physical and emotional health, and remain independent. Both services

are free, confidential and open to the general public. There will be an Open House in May. To learn more, contact Daybreak manager, Belinda Croft, BSW, at 313.831.4999 or [bcroft@hannan.org/daybreak](mailto:bcroft@hannan.org/daybreak). Call 313.833.1300 for Nightshift or Zena Baum Center information.





# Feature: Getting to Know the Service Providers



**Lori Hill Sanders** MA, LLP, BSP  
Executive Director  
Disability Network Wayne County /  
Detroit

Lori Hill Sanders became executive director of the Disability Network Wayne County / Detroit in 2017. A licensed professional counselor, she began her career at Head Start, later served as the executive director of the Taylor Reading Corps, and then the Urban Services and Development organization. She taught non-profit management and leadership development at Wayne County Community College, and has more than 15 years of experience providing programming to disadvantaged youth, individuals and families, and returning citizens.

This means she's served

nearly every population except the disabled, which she is pleased to program for and serve. Sanders says, "I want individuals with disabilities and seniors to get the same services I would want, not cookie cutter, but personalized services and connections to resources and information about how to navigate through."

The Disability Network Wayne County/ Detroit is one of Michigan's 15 Centers for Independent Living, located in the Samaritan Center, 5555 Conner, Detroit, Mich. 48213.

Sanders says disability can take many forms and the agency is available to help a variety of seniors. They offer mobility training and safety, a loan closet with van delivery for needed equipment, and an assistive technology program that helps seniors learn about devices that can aid them with daily living and maintaining their independence.

Benefits assessment and counseling assists clients with understanding their Social Security Administration benefits. Staff help clients to explore eligibility for available programs, subsidies and incentives.

Sanders says the agency also addresses the needs families

may have for affordable, in-home help. The Home Help program accepts Medicaid and Medicare (dual eligibles), Molina and other insurances, and private pay.

Families looking to bring home a loved one who is currently residing in a nursing home, or help them move to other new housing can be assisted through Community Transition Services. Sanders says finding affordable, safe and barrier free housing is always a challenge, but agency housing specialists work diligently to assist, regardless of disability or age. The program is open to Medicaid nursing home residents and provides supportive services.

Housing assistance is also offered to clients, she says.

"Although challenging, given our housing options, we work hard to ensure choices are suitable for the consumer's needs. In addition, we educate clients on landlord and tenant issues."

The agency also seeks to combat the loneliness and social isolation challenges seniors experience, through its Living Well in Michigan program, by taking recreational and arts activities on the road to senior groups.

"I intend to make my role of executive director of the Disability Network Wayne County Detroit my greatest accomplishment," says Sanders.

For more information, call 313.923.1655 or visit: [www.dnwayne.org/](http://www.dnwayne.org/)





# You Are What You Eat



## By Amber Williams, MSA

Nutritionist & Health/Wellness Educator  
Detroit Area Agency on Aging

When we eat right, each bite we take can help us reach our desired health goals. Food plays a significant role in all of our lives and eating right plays a significant role as well – so we strive to Eat Right Bite by Bite.

The thing is, just what is right can vary with each person's then existing nutritional needs. Some people may need to boost calories without increasing the volume of their food intake. Others may need soothing foods for a sore mouth, or healing foods for stomach ulcers. Other medical conditions must be considered as well. For example, those with diabetes are at a higher risk for developing foot ulcers, and they should eat the proteins that are best for wound healing, including meat, poultry, fish, beans, eggs, cheese and nuts.

Each person's experience is different,



and there are many different sources of information out there. As a nutritionist, I believe it is important to be equipped with tools to live a healthy life. If you're a caregiver, do you know how to plan meals that address nutritional problems that may arise because of a specific illness? Do you know the negative interactions between certain foods and medications? One of the best resources you can use for nutrition and health is a Registered Dietitian Nutritionist. They can help you maintain your health or help you face dietary challenges caused by a long-term chronic illness.

Registered Dietitian Nutritionists are vital members of a healthcare team with the training and experience to offer the following:

- Personalized advice based on your health history and eating habits.
- Help managing chronic conditions like high cholesterol, high blood pressure, diabetes and cancer.



- Review of lab results so that you can better understand the nutrients that affect health conditions.
- Guidance in learning what ingredients/foods to avoid because of food allergies, sensitivities/intolerances and interactions with medications.

March is National Nutrition Month, an initiative of the Academy of Nutrition and Dietetics. This year's theme is Eat Right, Bite by Bite©. There is a wealth of nutrition information available on their website: [www.eatright.org](http://www.eatright.org)

And remember, when you need information or assistance related to your care or the health of an aging loved one, contact the Detroit Area Agency on Aging at 313/446-4444.

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# March is Nutrition Month

## Here's an Eating Plan

March is National Nutrition Month and the Detroit Area Agency on Aging is highlighting eating habits that are aligned with healthy goals. Participating in these weekly activities to promote good nutrition will help form new and improved habits.



Week 1

### • Eat a variety of nutritious foods

- The nutrients our bodies need can be found in a variety of foods. Therefore, remembering to add colorful fresh fruits and vegetables to your diet can help your body get what it needs from food instead of expensive vitamins.

Week 2

### • Plan your meals each week

- By planning our meals, we can save money, eat healthier, and avoid going out to eat unnecessarily. When you plan healthy meals and shop with a list, you are less likely to purchase foods that are not good for you.

Week 3

### • Learn the skills to cook healthy meals

- In order to cook healthier meals we must keep healthy ingredients on hand. Remember, if it's not in the house and readily handy, then you can't eat it. If possible, try to share meal time with friends or family.

Week 4

### • Consult with a Registered Dietitian

- A dietitian can give you one-on-one advice and work with you to set realistic goals. If you are interested in consulting with a Dietitian, you can ask your doctor to see who they are currently working with.

For more information,  
refer to [www.detroit seniorsolution.org](http://www.detroit seniorsolution.org).

There will be tips and recipes posted throughout March.

# Senior Centers and Nursing Homes Respond to Coronavirus



Metro Detroit senior centers and nursing homes are limiting access to facilities to protect older adults from exposure to coronavirus. Too many guests and visitors add up to too many opportunities for the virus to hitch a ride and replicate the tragic situation that happened in Washington State when more than 20 residents of a nursing home succumbed to the virus.

Those residents were susceptible because immune function declines with age. That makes older adults more susceptible and at higher risk for serious illness if infected with the coronavirus, says Sean Leng, MD, a Johns Hopkins University geriatrician in an article on Vox.com, "Why COVID-19 is so dangerous for older adults."

"Immune function is not as robust as it is in younger people," Leng says. "The immune functions go down rather quickly after age 75 or 80."

A compromised immune system coupled with underlying chronic health conditions – which many older adults are likely to have – makes it harder to cope with and recover from illness.

Leng says age increases the

risk that the respiratory system or lungs will shut down when an older person has COVID-19 disease.

"In other words, it's not just a sluggish response to infections that can harm older adults; the immune system's overreaction to an invader can also kill."

For more information, see: [www.vox.com/2020/3/12/21173783/coronavirus-death-age-covid-19-elderly-seniors](http://www.vox.com/2020/3/12/21173783/coronavirus-death-age-covid-19-elderly-seniors)

## Beware of Virus Scammers

The National Council on Aging warns older adults that the Federal Trade Commission has identified several scammers offering tips to protect you from the coronavirus. The NCOA advises ignoring emails claiming to be from the CDC saying they have information about the virus and ignoring online offers for vaccinations. There currently are no vaccines, pills, potions, lotions, lozenges, or other prescription or over-the-counter products available to treat or cure COVID-19 online or in stores. For additional information from the FTC, see: [www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing](http://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing).



# NEWS BRIEFS

**Universal Dementia Boot Camp - Saturday, March 28, 9 am - 3 p.m.** - Trains caregivers to manage the social, spiritual, emotional and practical needs of those grappling with Alzheimer's disease and other dementias, while also caring for themselves. Northwest Activities Center, 18100 Meyers, Detroit. To RSVP, contact Crystal White, DAAA caregiver coordinator at 446-4444, or [whitecr@daaa1a.org](mailto:whitecr@daaa1a.org).

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**Senior Book Fair - Tuesday, April 7, 9 a.m. - 3 p.m.** - Event to enhance and encourage senior literacy. Author presentations, book signings, storytelling and other arts presentations. Free admission and \$2 lunch at St. Patrick Senior Center, 58 Parsons St, Detroit, Mich. 48201. Call 313.833.0128 for details.

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**Canton Caregiver Conversations - Tuesday, April 14, 12 - 3 p.m.** Lunch served at 1 p.m. – Workshops and information on elder abuse prevention/bullying, family mediation, financial/healthcare, power of attorney, and guardianships presented by Great Lakes Legal-Mediation Division at Summit on The Park, 46000 Summit Pkwy, Canton, Mich. 48188 Free. RSVP required at 313.937-8282.

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**Caregiver Pamper & Education Day - Thursday, April 16, 10 a.m. - 1 p.m.** – Hosted by Universal Dementia Caregivers and the Detroit Area Agency on Aging. Free at Triumph Church, 2760 E. Grand Blvd. RSVP at: 313.446.4444 or 248.509.4357.

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**Senior Celebration at DTE Beacon Park - Downtown Detroit at Cass & Grand River - Monday, April 20 (Rain date: Tuesday, April 21), 11 a.m. to 1 p.m.** - Food, fun activities, Zumba, wellness and art. All activities are free and open to seniors. Transportation provided from select locations. R.S.V.P. at: [www.seniordaydte.app.rsvpify.com/or](http://www.seniordaydte.app.rsvpify.com/or) 313-389-6644.

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**Midtown Caregiver Conversations - Tuesday, May 19, 12 - 3 p.m.** Lunch served at 1 p.m. – Workshops and information on elder abuse prevention/bullying, family mediation, financial/healthcare, power of attorney, and guardianships presented by Great Lakes Legal-Mediation Division at Hannan Center, 4750 Woodward Ave, Detroit, Mich. 48201. Free. RSVP required at 313.937-8282.

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**Grandparents Raising Grandchildren - Provides free services to grandparents age 55 and older who are raising grandchildren in Oakland, Livingston and Macomb counties.** Services include health and wellness, parenting, legal issues workshops, support groups, home visits and intergenerational activities. Registered grandparents receive monthly e-mail blasts and mailings with useful resources. To register, call 248.209.2721, or email Lisa Grodsky at: [lisag@olhsa.org](mailto:lisag@olhsa.org).

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# Hospice – Putting the Myths to Rest



**By Tracey Pierce,**  
Hospice of Michigan

## **MYTH:**

All hospice organizations are the same.

## **REALITY:**

Hospice programs differ widely in the services they provide and their philosophy of care. An important distinction is those that are for-profit versus those that are non-profit. Non-profits provide service to anyone who needs or seeks care, regardless of age, diagnosis, or ability to pay. Most non-profits will never turn

a patient away, no matter how medically complex or how medically fragile the condition.

## **MYTH:**

Hospice means forgoing all medical treatment.

## **REALITY:**

Hospice care is appropriate when treatments are no longer effective and the burden of the disease becomes too much to bear for the patient and family. While hospice does focus on comfort rather than cure, hospice nurses and physicians are experts in the latest medications and

devices for pain and symptom relief.

## **MYTH:**

To be eligible for hospice, I have to be in the final stages of dying.

## **REALITY:**

In general, hospice programs are open to people in the last six months of life, as certified by a physician. However, there is no fixed limit on the amount of time a patient may continue to receive services.

## **MYTH:**

Hospice is expensive.

## **REALITY:**

Hospice care is available as a benefit for those who receive Medicare or Medicaid. It covers all medicines, medical supplies and equipment that are related to the illness, and provides such support as: aides, physicians and nurses, chaplains, counseling, practical and financial assistance, grief assistance and volunteers to help with day-to-day chores, errands and companionship.

For those who are ineligible for Medicare or Medicaid, most insurance plans cover hospice care.



**Social Isolation -**  
**Story continued from page 4**

This continues to be an issue due to legal discrimination outside of and within the healthcare system, lack of resources and programs that target this community, and a shortage of healthcare professionals who are knowledgeable and culturally competent in LGBTQ+ health.

Due to fear of discrimination and persecution, roughly 21% of LGBTQ+ older adults have not told their primary care physician that they identify as LGBTQ+.

Concern about being judged, misunderstanding, and lack of awareness from healthcare providers can cause older LGBTQ+ adults to feel even more isolated and alone. Identifying programs such as Services and Advocacy for Gay, Lesbian, Bisexual & Transgender Elders are key to addressing this problem. These organizations such as SAGE and HEALE increase awareness by equipping healthcare providers with training and education on how to engage with this community and decrease anxiety when it comes to discussing topics they may not be familiar with.

**Corktown -**  
**Story continued from page 4**

The Clinic is part of a larger effort in conjunction with Wayne and SAGE, the Services & Advocacy for LGBT Elders of metro Detroit organization. This is a network of culturally responsive healthcare environments for patients who may have had to hide their sexual identities or who have suffered backlash if they were unwilling or unable to retain privacy. LGBTQ+ older adults often do not have the social supports that other older adults may enjoy as they age. To maximize capacity, this collaboration will also promote training for other health systems and agencies to create LGBTQ+ specific spaces

and to improve care.

Professionals at Corktown Health are trained to identify specific health risks associated with this population and are able to offer referrals to other care facilities and agencies that are trained on meeting their needs.

For more information, call 313. 832.3300, or visit: [www.corktownhealth.org](http://www.corktownhealth.org).



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# What Home Care Does Medicare Cover?

It's one of the most pressing questions asked by those who are concerned about paying for home health care and who are relying on Medicare to make that needed care possible - What Home Care Does Medicare Cover? These are the factors used to determine if you'll be covered:

## **You have been certified as homebound by a doctor:**

Medicare considers you homebound if your doctor signs a home health certification confirming that you are homebound and need intermittent skilled care. The certification must also state that your doctor has approved a plan of care for you and that the "face-to-face" meeting requirement has been met. Your doctor should certify your home health plan every 60 days.

## **You are receiving care from a Medicare-certified home health agency (HHA).**

If you qualify for the home health benefit, Medicare covers the following:

**Skilled nursing services:** Services performed by or under the

supervision of a licensed or certified nurse to treat your injury or illness. Services may include injections (teach self injection), tube feedings, catheter changes, observation and assessment of your condition, management and evaluation of your care plan, and wound care.

*MEDICARE - Story continued on page 15*



*Mishael Raiford, senior healthcare advocate and a licensed life and health insurance agent.*

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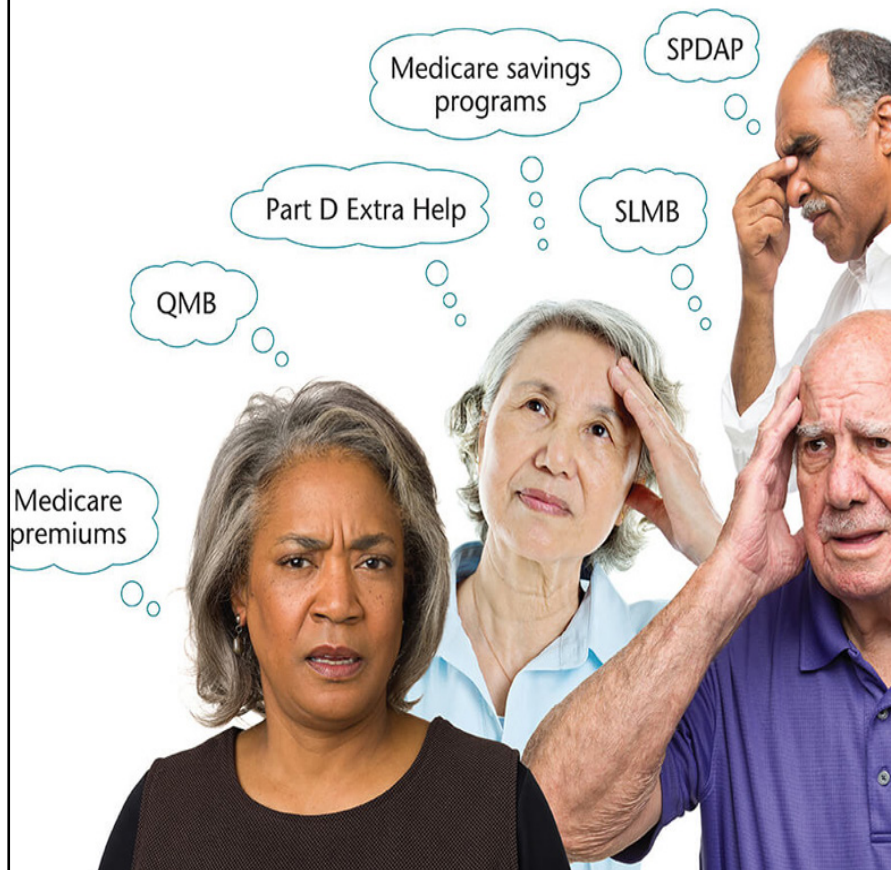
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**Home health aide:** Medicare pays in full for an aide to provide personal care services, including help with bathing, toileting, and dressing if you also require skilled care (skilled nursing or therapy services).

**Medical social services:** Help with social and emotional concerns related to your illness. This may include counseling or help finding resources in your community.

**Medical supplies:** Certain medical supplies, such as wound dressings and catheters, when provided by a Medicare-certified home health agency (HHA).

**Durable medical equipment:** Medical equipment in addition to the regular Medicare Part B benefits.

*Adapted from information written by Mishael Raiford, an older adult who is 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*

**NEWS BRIEF:** Detroit's first newly built skilled nursing and rehab center in 40 years is at E. Vernor and Chene. The Regency at Chene is a 160 bed facility boasting 46 private suites, 55 semi-private suites and four bariatric suites.



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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

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