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

Looking Forward to 2022 TOGETHER



-Inside-

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ON MY MIND

By Patrica Ann Rencher

If there's a lesson we're all supposed to have learned from this global COVID pandemic, it's to be prepared for the unexpected. This ongoing pandemic has now killed 779,293 Americans and it's difficult to believe that hundreds of thousands of their loved ones were left unnecessarily unprepared to carry on. This means families were devastated by the loss of their loved one, compounded by the loss of important sources of financial, social and caregiving support.

Then there are the immediate business aspects of dealing with death. Here, pre-planning and prepaid arrangements can go a long way to help surviving family and friends avoid an extra layer of stress at a time of grief. Therefore, let 2022 be the year you put your legal and final affairs in order. The good news is, there are resources to help you do so at low and no cost.

For example, the Elder Law & Advocacy Center offers estate planning. Many people are under the impression that estate planning is only for the rich, but this is not true. Your estate consists

of everything you own: your car, home, other real estate, checking and savings accounts, investments, life insurance, furniture, and your personal possessions. You probably want to control how those things are given to the people or organizations you care about.

To ensure that your wishes are carried out, you need to provide instructions stating who you want to receive just what of yours and when they are to receive it. You will, of course, want this to happen while incurring the least amount of taxes, legal fees, and court costs (see page 13). If you are more inclined to seek the advice and services of a private law firm, see page 7, where Attorney Norman Richards gives tips on when an elder law attorney should be consulted. And consider contacting a counselor with United Memorial Gardens for their pre-need offerings (page 14).

Other tasks to consider for your 2022 "Should Do" list could include downsizing your belongings and rightsizing your home (page 14), familiarizing yourself with and taking advantage of the often-unused Medicare annual wellness visit (page 19), and making a commitment to learning something new.

And for the "business" of maintaining your mood during the long days of winter, we've offered a "how to" on listening to and selecting podcasts as a great way to elevate your mood and exercise your brain, with this lifelong learning.

Finally, read Dr. Samuel White III's piece on ways to beat the holiday blues. He offers some convincing



and practical ways to find joy this season . . . and beyond (page 9).

Happy Holidays & Happy New Year,
Pat

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American Sign Language Assistance Required in Health & Senior Housing Settings

By Steve Tomkowiak

Executive Director, Fair Housing Center of Metropolitan Detroit

Senior living and assisted living facilities that receive federal funds are subject to the Americans with Disabilities Act, as well as the Rehabilitation Act of 1973 and the Patient Protection and Affordable Care Act. These laws require housing facilities to provide American Sign Language interpreters or assistive listening devices for residents for certain interactions.

Additionally, regardless of federal funding, housing facilities may also be required to provide ASL services and other assisted listening devices as a reasonable accommodation under the Fair Housing Act.

What is American Sign Language?

ASL is used to communicate concepts visually through manual hand signs, gestures, and facial expressions. While most people believe ASL is a gestured form of English, ASL instead is its own visual, three-dimensional language. ASL uses grammar and syntax that differs from English and other spoken languages. In many instances, there is no one-to-one correspondence between signs in ASL and English words. Consequently, ASL is regarded as a distinct language.



Another common misconception is that lip-reading provides an effective means of communication, however it isn't a substitute for ASL. Only 20-30% of spoken English is visible on the lips. Of the small percentage of spoken words that are visible, many appear identical to each other. As a result, an experienced lip reader will only see about 30% of what is said and must guess the rest. Less experienced lip readers see much less than 30% of what is said.

Why are ASL services so important?

ASL is the primary language and means of communication for many deaf individuals and ASL is the sixth most common language in the U.S.

Because of the importance of hearing and sound in learning an oral language like English, it is very difficult for a deaf individual to learn English, especially if the hearing loss is prelingual. As a result, many people who are deaf are functionally illiterate in English, including the written word.

Therefore, it is important to have an ASL interpreter available, especially for complicated and important conversations pertaining to healthcare and other significant life affairs. ASL interpreters and services are needed in a variety of settings, including:

- Medical diagnosis and treatment
- Business and financial affairs
- Education and training
- Interviews and training
- Housing



When are ASL services required?

ASL services are required in places of public accommodation, such as medical, business and educational establishments that are open to the public. The ADA states: "No individual shall be discriminated against on the basis of disability in the full and equal enjoyment of the goods, services, facilities, privileges, advantages, or accommodations of any place of public accommodation."

Discrimination under the ADA includes the "failure to take such steps as may be necessary to ensure that no individual with a disability is excluded, denied services, segregated or otherwise treated differently than other

individuals because of the absence of auxiliary aids and services." The ADA defines "auxiliary aids and services" to include "qualified interpreters or other effective methods of making aurally delivered materials available to individuals with hearing impairments."

The Fair Housing Center of Metropolitan Detroit is available to answer questions concerning ASL services and other housing-related matters, free of charge, to Wayne, Oakland and Macomb County residents. For more information, visit www.fairhousingdetroit.org or call 313.579.FAIR(3247).



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World Medical Relief's Affordable Prescription Program has literally been a life saver for Jennifer B. and her 73-year-old husband Michael. They don't want to use their full names, but they want to shout about their appreciation for this program.

Michael has Type 2 diabetes and other health issues which were well managed until last fall by Metformin, a low-cost glucose-lowering tablet. Then disaster struck - Michael fell last November, had one unsuccessful surgery and then another one to replace his hip. While recovering in the hospital, Michael was prescribed Lantus, a more expensive long-acting injectable insulin drug.

He was also being treated for atrial fibrillation which caused his heart to beat much faster than normal. Because his heart's upper and lower chambers do not work together as they should, increasing the risk of forming clots which can lead to strokes or other complications, Michael was taking Coumadin to prevent blood clots. It is a tough drug to take requiring regular blood tests that measure how long it takes for the blood to clot.

The couple was struggling to afford the Lantus and Michael's primary care physician suggested that they contact World Medical Relief and apply for the Affordable Prescription Program. They received a simple enrollment form, qualified and the drug they needed was available. This meant they could pay \$8.30 for a month's supply of the prescription. Even more convenient, the Lantus comes by mail. It was followed by a phone call from the World Medical Relief diabetes coordinator, asking how the agency could be of further assistance and offering diabetes education. Jennifer says she was impressed with the prompt communication, adding that everyone, "especially the pharmacy staff, was great to work with."

Next, one of Michael's doctors recommended a change for his blood thinner, from Coumadin to Eliquis, a newer and more expensive drug. He also prescribed Farxiga, an oral diabetes medicine to control blood sugar levels. With the support World Medical Relief receives from the United Way for Southeastern Michigan, local foundations and individual donors, the agency was able to provide all of these prescription drugs to Michael.

World Medical Relief

Jennifer says she's seen people have to make hard choices when they cannot pay for their medication and she's grateful to receive this lifesaving assistance. "I don't know what we would have done without World Medical Relief. I know people who are taking their insulin only every other day as they cannot [afford to] take it how it was prescribed. Having this support is very helpful. It is wonderful that he has what he needs."

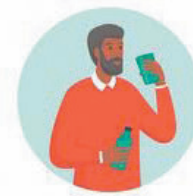
For more information on the Affordable Prescription Program, including income guidelines and how to access the application form – as well as for info on other program services, go to www.worldmedicalrelief.org/local-programs or call 313.866.5333.



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Family Gatherings Help Assess Need to Intervene with Seniors

By Norman E. “Gene” Richards, Esq.



Family gatherings offer the opportunity to keep an eye out for noticeable changes in behavior and living conditions of aging loved ones, without them noticing. It is important to be alert to changes because these may reveal health needs and care challenges that require intervention. Here are five signs to be on the lookout for:

Partners covering for each other. Take note if one partner is constantly finishing the other's sentences, correcting their recollection of events or hovering around them and helping with menial tasks. Such behavior can mask a partner's declining mental or physical abilities. If you suspect that to be the case, then subtly inquire how long it has been since they saw their doctor. You might recommend they see a doctor if they are having a hard time hearing, remembering, or are appearing to be more anxious or depressed.

Changes in physical condition. Noticeable changes in weight (gain or loss), poor hygiene and disheveled clothing can signal physical or mental health issues. These could include medical conditions or emotional problems, such

as depression. Weight loss could be the result of difficulties performing the physical tasks of cooking and eating, such as handling kitchen tools and grocery shopping; reduced thinking ability that causes them to forget how to prepare or eat meals; or not taking medications properly.

Mobility challenges. Is your loved one moving slower than at last year's holiday gathering? Do they appear to experience pain as they move? If you notice any changes, ask if they have discussed their symptoms with a doctor. Also, determine if they are still capable of navigating steps, entryways or driving for appointments and errands. Discuss alternative transportation options, if necessary.

Change in living conditions. Is your loved one carrying out everyday tasks to maintain their home? Check the refrigerator and make sure old food is not piling up and check to see if the garbage has been taken out. Ask if there is anything you can do to help make it easier for them to live in their home. Discuss the option of in-home care to carry out some of these tasks.

Money mismanagement. Look for signs on how well your loved one is managing their finances. Are there old, unopened bills lying around? Is the mail unsorted and piling up? Any collection notices? These can be early warning signs of memory problems. Also, notice any unusual purchases, recent home repairs, “You're a winner!” lottery notices, or mail from foreign countries, as seniors are often targets of scams and mail fraud.

As your family gathers for celebrations, use the time together to make sure your aging loved ones are properly managing their lives. If you observe anything that causes you concern, follow-up on your observation after the celebrations. Compare notes with other family members before starting a discussion with the aging loved one. An elder law attorney should be consulted if you think your concerns require legal intervention.

Norman E. “Gene” Richards is a partner at the law firm of Cummings, McClorey, Davis & Acho, P.L.C. where he focuses on estate planning and elder law. He assists clients with customized estate plans to address specific needs, including family-owned businesses, long term care needs, and trusts for children with special needs.



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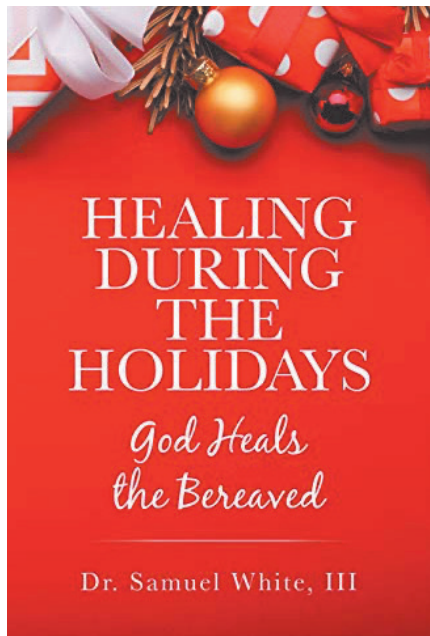


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Winter & Holiday Blues: Tips to Cope



The holidays can be a stressful time, especially for those grieving the death of a loved one. The memory of a deceased loved one can create feelings of sadness, loneliness and emptiness. Other people suffer from seasonal affective disorder known as the winter blues because fewer hours of sunlight cause anxiety, sadness, lethargy, lack of enjoyment, feelings of isolation or mood swings. In his book, *Healing During the Holidays*, Dr. Samuel White III offers coping tips for those who struggle this time of year:

Tip One - Don't ignore your grief, affirm it. Grief is a normal, natural and necessary reaction to loss. "Grief is not something to fix or get rid of. It is a process of self-discovery, something to experience," says clinical psychologist Therese Rando. Allow yourself the time and space to grieve.

Tip Two - Take off the "holiday mask" and express your grief. It can be extremely stressful to feign happiness. A major part of the healing process is recognizing, embracing and expressing your grief.

Tip Three - Do not hold back the tears. Crying can be therapeutic. Dr. William Frey II discovered that the chemical found in tears functions as an analgesic, and that crying reduces the intensity of emotions by 40 percent. White advises readers to feel free to cry, citing resilience strategist Rita Shiano's words: "Tears are God's gift to us. Our holy water. They heal us as they flow."

Tip Four - Be willing to celebrate differently. There is no right or wrong way to celebrate the holidays. Do what feels comfortable for you and your family. Native American poet A.D. Posey, who is quoted in the book, also wrote: "A day's brightness is determined by the light in our hearts."

Tip Five - Seek Emotional Support. You don't have to do it alone. White advises readers to share their feelings and to rely on empathetic family members, friends, clergy, therapists or a grief support group.

Tip Six - Seek Spiritual Support. Pray to God and share your heart and soul. "Prayer does not change God but changes him who prays," wrote the 19th century Danish theologian Soren Kierkegaard.

Tip Seven - Heal and you will be healed. 20th century Dutch Catholic priest and author Henri Nouwen wrote, "We are all wounded healers." In helping and comforting others, we help and comfort ourselves.

Tip Eight - Choose joy over sorrow. Jewish Holocaust survivor Viktor Frankl, an Austrian neurologist, psychiatrist, philosopher and author wrote: "Everything can be taken from man but one thing: the last of the human freedoms - to choose one's attitude in any given set of

circumstances, to choose one's own way." Choose joy over sorrow and hope over despair.

Tip Nine - Acknowledge spiritual presence. The spirit of your loved one lives in your heart and mind and can be a source of comfort and strength. "Death ends a life, not a relationship," writes Mitch Albom, author of the bestselling *Tuesdays with Morrie*.

Tip Ten - Love and care for yourself. Be good to yourself and do things that give you peace and joy. Educator Anthony J. D'Angelo wrote, "The greatest gift that you can give yourself is a little bit of your own attention." Give the gift of love to yourself.

Don't dread the holidays. Instead of ignoring or denying your painful losses, accept, embrace and express them. It's only when we share how we really feel that the healing process begins, and we can begin to enjoy the holidays. What you reveal is what you heal.



Dr. Samuel White III, is senior pastor of Detroit's Friendship Baptist Church, the Spiritual Care Coordinator for PACE of SE Michigan, and author of Healing During the Holidays. To purchase the book, contact Westbow Press or go to Amazon.com. Visit drsamuelwhite.com for workshop scheduling.



Treating Alzheimer's Through Diet & Nutrition

By Najla Hollins



Ashley Sanderlin, Ph.D.

Wake Forest Alzheimer's Disease Research Center

"I was always interested in Alzheimer's because I had that in my family and so I wanted to know more about it," said Ashley Sanderlin, Ph.D.

The former business student and budding entrepreneur pivoted to follow her interest, which stemmed from witnessing close family members suffering from neurodegenerative diseases. She is now a neuroscientist who researches and studies Alzheimer's disease as a member of the research faculty at the Wake Forest Alzheimer's Disease Research Center.

Sanderlin is conducting research on those with mild cognitive impairment to see how diet and sleep habits impact their brain functions, over time. The Alzheimer's Association and the Women's Alzheimer's Movement are funding the research into whether food can be medicine and if adopting a more natural eating lifestyle will help heal the brain.

"Their grant funding allows me to give these mild cognitive impairment participants a sleep study that they do in their home before and after a four-month diet," said Sanderlin, who was the first African-American woman to earn a Ph.D. in neuroscience from Michigan State University when she graduated in 2017.

The diet she is studying is a modified Mediterranean ketogenic diet, which is very low in carbs. Keto diets are very trendy now for having health benefits,

said Sanderlin, "but they have not been rigorously tested through clinical trials, which is where we're able to observe if there are true differences."

"The long-term goal is to see how food might be a replacement for some types of prescriptions," said Sanderlin. "We don't have a lot of drugs in the Alzheimer's world, many have failed. We don't have any that stop the disease or slow it down."

Peter A. Lichtenberg, Ph.D., is the director of the Merrill Palmer Skillman Institute and the Institute of Gerontology, as well as the founding director of the Wayne State University Lifespan Alliance.

Lichtenberg said he was very impressed with and amazed by Sanderlin's work. "I think her research can be very helpful in instructing us as to how diet really impacts the earliest symptoms of Alzheimer's disease," said Lichtenberg.

Dr. Sanderlin's Advice for preventative care

Sanderlin's research includes dementia prevention, helping to slow down the effects of dementia, as well as managing and treating chronic conditions.


"Type 2 diabetes, high blood pressure, and obstructive sleep apnea are many conditions that go untreated and are things that can increase a person's risk of developing dementia," said Sanderlin. These things affect the brain over time when they go untreated, and people don't realize that it catches up with you later in life.

Keeping an active lifestyle and continuing social engagement are also ways to help slow down the development of dementia.

These include: "Staying connected with friends and family, finding things to do so that a large part of the day is not spent alone, trying to stay as active as possible," said Sanderlin.

The researcher urges taking advantage of local resources such as Alzheimer's support groups and chapters of the Alzheimer's Association. "When we care for our elderly and the patriarchs of our families, it really takes a village," she said.





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Focus on Mental Health: When to Self Help - When to Seek Help

By Miriam Bingham

The nearly two years of the COVID-19 pandemic have forced many into quarantine, and experts say this isolation is a factor in the rise of mental health issues.

During the pandemic, the National Census for Health Statistics began a bi-weekly national survey to capture data regarding mental health in the country. According to Michigan State University's Food & Health Extension, Michigan had a higher rate of mental health disorders than the national average.

"Broken down by state, the percentage of those reporting symptoms of anxiety or stress disorder peaked during the period ending on December 21, 2020, at 45.6%." Now that daily activities are starting to return to some level of normalcy, the percentage of mental health disorders "has steadily decreased since that peak, with Michigan's figure settling in at 30.9% in the period ending on August 16."

Statistics also show that mental health awareness is just as important for elders as it is for younger age groups. Holly Tiret, a MSU Extension specialist in social emotional health and wellbeing across the life span, said depression should not be considered a normal part of aging - but that this fact, as well as the signs of depression, are often overlooked.

"Older adults are faced with many life changes due to typical aging, such as death of a spouse, moving out of the family home or declining health or mobility," said Tiret. "Therefore, symptoms of depression are sometimes overlooked or missed by

doctors, family members and friends." Depression and anxiety - especially around the holidays - can also be triggered by personal traumatic experiences. Geraldine Wilburn, a senior who lives in Flint, Michigan, became anxious when her son was diagnosed with cancer. She didn't talk to a counselor, therapist, or to friends about her feelings. When Wilburn's son died, after a long, hard battle with cancer, she became very depressed.

Now, with the holidays coming around, Wilburn says she finds herself becoming somewhat anxious. "I get a little sad about it," said Wilburn. "I find myself thinking what the holidays used to be when we were younger. And how exciting and fun it would be. It's not like that anymore."

Those who think they are experiencing any symptoms of anxiety or depression need to be proactive. The first step can be getting a referral from the doctor.

"Your own doctor will first do a thorough physical exam," said Tiret. "They need to make sure your symptoms are not the result of other health problems like hypothyroidism or medications you are already taking."

A health insurance company can also make a referral, as most policies also have a behavioral health benefit. Those with Medicare can receive mental health care through an outpatient hospital program, at a doctor's or therapist's office, or at a clinic.

Now that time has passed since her trauma, "My mental health is

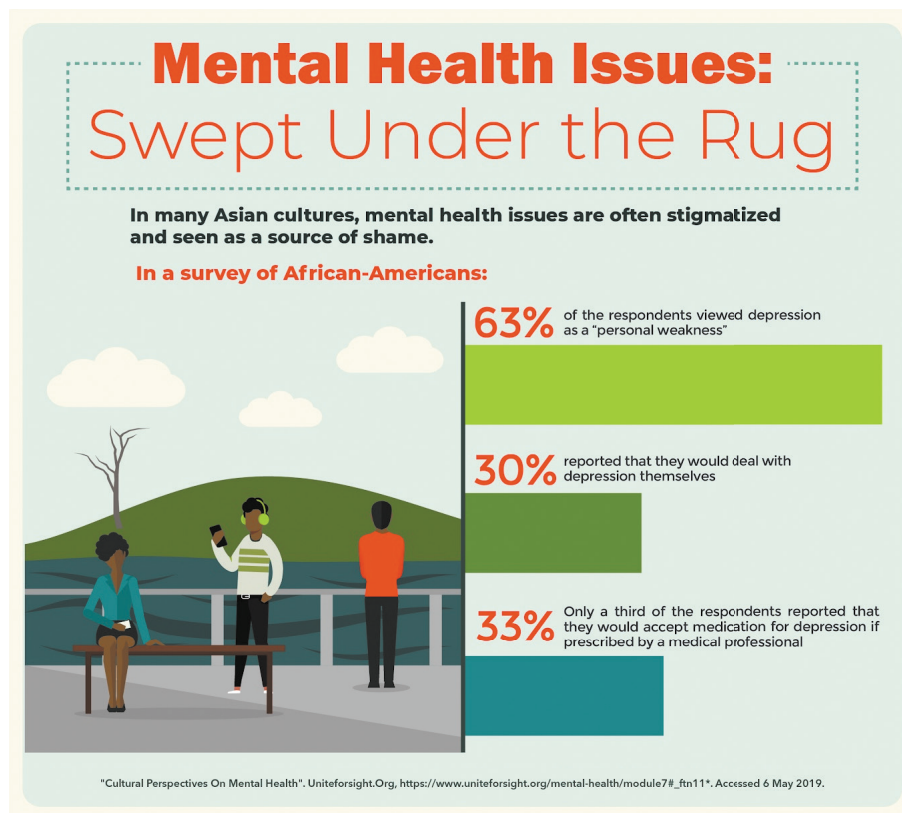
much better," said Wilburn. "I pray, meditate, mess with my kids and grandkids, husband and I do some inspirational readings. I'm also able to go to the senior citizen center and exercise and socialize with a group of senior citizens that I enjoy."

Those who are struggling to find help can call 2-1-1, a free referral and information helpline that connects people to a wide range of health and human services, 24 hours a day, seven days a week.

Recognizing Signs of Depression

Depression is more than just a passing bad or low mood. Rather, it is a condition in which one may experience persistent sadness, withdrawal from previously enjoyed activities, difficulty sleeping, physical discomfort and a lack of energy. The Centers for Disease Control report that risk factors for later in life depression include widowhood, physical illness, impaired functional status, heavy alcohol consumption - and that these factors are more prevalent in those who have low educational attainment, less than high school.

Depression is one of the most successfully treated mental illnesses with highly effective treatments available for depression in late life, and most depressed older adults can improve dramatically. For more information, see: The State of Mental Health and Aging in America at www.cdc.gov.





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Rightsizing What You Own

Right-sizing is used in the business world when executives speak of reducing or restructuring. It's defined as converting something to a more appropriate or optimum size. Let's make 2022 the year you begin to right-size! Here are some helpful tips to get you started:



Tricia Winborn
Seniors' Real Estate Specialist

1. Begin with the easy stuff. Eliminate anything that is broken, damaged, or no longer wanted. Eliminating by picking this "low hanging fruit" helps to build momentum for tackling the "harder-to-decide on" items later.

2. Take the magician test. Ask yourself, "If this disappeared tomorrow, would I run out and replace it?" And, if the answer is no, then it's not really worth keeping.

3. Don't be a storage unit for others. If friends or relatives have left things for you to store, it's time to ask them to pick up their possessions. You may need to be tough and set a firm deadline, after which you will donate the items to charity.

4. Ask for help. Although you can do much of this work yourself, family members, good friends, or even a professional organizer can help make the job more manageable.

5. Decide what's important. Pretend you are moving to another country, and you can only take a limited number of items because of shipping costs. From that perspective, the items you choose to keep will be those that matter most to you.

6. Keep it current. Ask yourself, am I holding on to clothing or equipment to participate in a lifestyle that I no longer live? If you have three cabinets full of plastic containers, pots and pans, but these days you only cook for one or two people, it is reasonable to eliminate some of these items.

7. Schedule right-sizing like it's a part-time job. Select a regular time each week — or several days a week — to work on eliminating clutter. Realize that right-sizing is a life-changing marathon, not a sprint. You did not accumulate everything overnight and you will not right-size overnight.

8. Value what you keep. The fewer things you keep, the more you will treasure and enjoy what you have. These will be the meaningful items that have earned a space in your home.

9. Prevent new collections from forming. Instead of material gifts, ask people to spoil you by sharing time and enjoying new experiences together.

10. Use age to your advantage. Have you earmarked items for family or friends? Well, this is a great time to give those items to the family and friends you eventually want to have them. Take photos of your loved ones holding their treasured gifts and create a memory book. This serves as a powerful reminder of your most cherished possessions while also leaving a photographic legacy for those special people in your life.

Realtor Tricia Winborn is a seniors' real estate specialist with Keller Williams Home Realty. She can be reached at twinborn@kw.com, or 248.266.5628.



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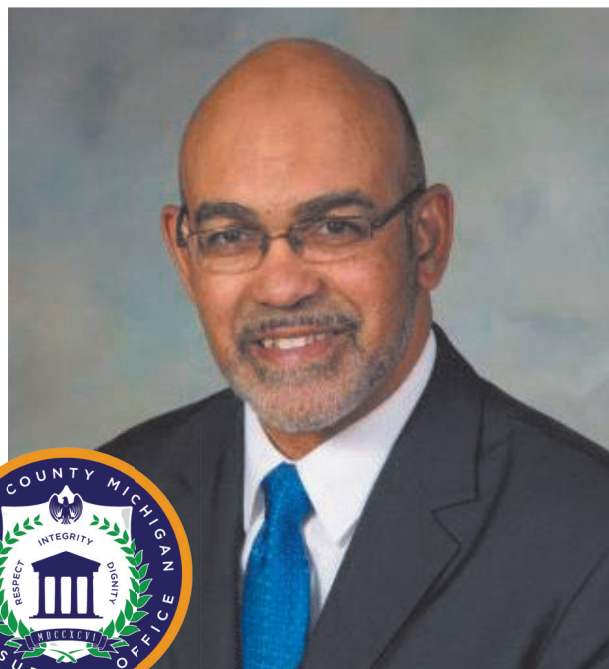


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Wayne County Treasurer says: We're Here to Help Stop Foreclosures



Eric Sabree

Wayne County Treasurer

For the second year in a row, Wayne County Treasurer Eric Sabree's office has successfully petitioned the 3rd Circuit Court to halt foreclosures of occupied properties, citing the economic impact of the COVID-19 crisis. Residents now have until March 31, 2022, to get into a payment plan if they owe delinquent property taxes. This is proof, Sabree says, that his office is making every effort to help residents avoid property tax foreclosures.

"Our number one priority remains keeping people in their homes, and too many Wayne County taxpayers are still suffering significant economic hardship due to the COVID-19 crisis," Sabree said. "Knowing that our recovery will take some time, we want to make some allowances in light of the pandemic."

Even though property owners have until March to enter into a payment plan, all interest, penalties and fees will continue to accrue until the taxes are paid in full.

"I strongly urge taxpayers in need of assistance to get into a payment plan as soon as possible," Sabree said. "This will allow individuals to have the lowest down payments for all 2019 and prior-year taxes due."

To help build awareness about the deadlines and payment plans, Sabree continues to host "Ask the Treasurer" meetings, on the third Wednesday of every month at 6 p.m. He asks community groups to help spread the word about this avenue for information.

To learn more, or to sign up for a payment plan, visit www.treasurer.waynecounty.com, email taxinfo@waynecounty.com, or call 313.224.5990. If emailing, list your name, phone number, address, and parcel ID number. Customer service representatives will follow up.



Eldercaring ——— ——— Coordination



Eldercaring coordination is an alternative dispute resolution process that enables families to resolve disputes in a manner that respects the need for safety and autonomy of their elderly loved one

Visit
<https://www.semisrc.org/eldercaring-coordination.html>



Property tax payment plans are available now!

Interest Reduction Stipulated Payment Agreement (IRSPA)

This payment plan reduces the interest rate from 18% to 6% for eligible taxpayers. To sign up, you must own and live in your home, and have a Principal Residence Exemption (PRE) and ID that proves residency.

Distressed Owner Occupant Extension (DOOE)

This program is not available to everyone. If you own and live in the property, and are suffering financial hardship you may qualify for this program. Proof of ownership, occupancy, and hardship are required.

Stipulated Payment Agreement (SPA)

Available to everybody, this plan allows a taxpayer to pay taxes pursuant to a payment schedule. The plan will avoid foreclosure provided that payments are submitted per the agreed upon schedule.

Pay As You Stay Payment Agreement (PAYSPA)

Only for those who have first applied for their local municipality's Poverty Tax Exemption (PTE) and received an approval. Once notified by your local Assessor's office and deemed eligible, our office will mail you a notification letter with your Reduced Amount Due. You will have the option of paying a lump sum (additional 10% off) or enrolling into a PAYSPA.

**Many of these plans are
available online at
treasurer.waynecounty.com!**

The final date to enter into a payment plan will be **March 14, 2022**,
and the last day to pay your forfeited taxes will be **March 31, 2022**.

For more information email WCTOPaymentPlans@waynecounty.com or call (313) 224-5990.

Medicare Covers Annual Wellness Visits - Not Annual Physicals: Confusing the Two Could Cost You

By Michelle Andrews

Reprinted with permission from Kaiser Health News

When Beverly Dunn called her new primary care doctor's office to schedule an annual checkup, she assumed her Medicare coverage would pick up most of the tab.

The appointment seemed like a routine physical, and she was pleased that the doctor took his time examining her.

That is, until she got the bill for \$400.

Dunn, 69, called the doctor's office assuming there was a billing error. But it was no mistake, she was told. Medicare does not cover an annual physical exam.

The Austin, Texas resident was tripped up by Medicare's confusing coverage rules. Federal law prohibits the health care program from paying for annual physicals, and patients who get them may be on the hook for the entire amount. But beneficiaries pay nothing for an "annual wellness visit," which the program covers in full as a preventive service. An annual physical typically involves an exam by a doctor along with bloodwork or other tests. The annual wellness visit generally doesn't include a physical exam, except to check routine measurements such as height, weight and blood pressure. The focus of the Medicare wellness visit is on preventing disease and disability by coming up with a "personalized prevention plan" for future medical issues based on the beneficiary's health and risk factors.

"It's very important that someone, when they call to make an

appointment, uses those magic words, 'annual wellness visit,'" said Leslie Fried, senior director of the Center for Benefits Access at the National Council on Aging. Otherwise, "people think they are making an appointment for an annual wellness visit and it ends up they are having a complete physical."

Medicare

At the first wellness visit, patients review their risk-assessment and medical history with a doctor, nurse practitioner or physician assistant. The clinician will typically create a schedule for the next decade of mammograms, colonoscopies and other screenings and evaluate people for cognitive problems and depression as well as their risk of falls and other safety issues. At subsequent wellness visits, the doctor and patient will review these issues and check basic measurements.

When the Medicare program was established more than 50 years ago, its purpose was to cover the diagnosis and treatment of illness and injury in older people. Preventive services were generally not covered, and routine physical checkups were explicitly excluded, along with routine foot and dental care, eyeglasses and hearing aids. Medicare generally won't cover lab work, such as cholesterol screening, unless it's tied to a specific medical condition.

Over the years, preventive services have gradually been added to the program, and the Affordable Care Act established coverage of the annual wellness visit. Medicare beneficiaries pay nothing as long as their doctor accepts Medicare. The ACA requires insurers to provide coverage, without a copay, for a range of preventive services, including immunizations. But if a visit goes beyond prevention, the patient may encounter charges.

Adding to potential confusion is the fact that Medicare Part B beneficiaries can opt for a "Welcome to Medicare" preventive visit within the first year. Meanwhile, some Medicare Advantage plans do cover annual physicals for their members free of charge.

Beneficiaries may not be the only ones who are unclear about what an annual wellness visit involves. A recent study published in the journal Health Affairs found that just over half of the medical practices with eligible Medicare patients didn't offer the annual wellness visit option.

When Dunn called the doctor's office about the \$400 bill, she said, the staff told her she had signed papers agreeing to pay whatever Medicare didn't cover and Dunn doesn't dispute that.

"There were lots of papers that I signed," she said. "But nobody told me I would get a bill for \$400. I would remember that."

In the end, the clinic waived all but \$100 of the charge, but warned her that next year she'll have to pay \$300 if she wants an annual physical with that doctor. If she comes in just for an annual wellness visit, she'll be seen by a physician assistant.

"This whole thing was so stressful for me," she said. "I lost sleep for nights. It's not that I couldn't afford it, but it didn't seem right."

For a full explanation of the parameters of a wellness visit, go to www.medicare.gov/coverage/yearly-wellness-visits, or call the Michigan Medicaid/Medicare Assistance Program at 800.803.7174.



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ALL FOR YOU

Contact the Henry Ford C.A.R.E. ProgramSM
(Caregiver Assistance Resources and Education Program)

WEB: www.henryford.com/familycaregivers

Toll free number: 866-574-7530

Email: CaregiverResources@hfhs.org

Support groups and classes are being offered virtually with the option to join by phone, tablet, iPad, or computer.

Join our Facebook group, "Henry Ford Health System Family Caregivers," and become part of an online community of caregivers.



Julie's List - One Woman's Online Resource List Helps Hundreds

By Marvin Leroy Pride Jr



As 2021 draws to a close, the holidays and the ongoing challenges of COVID-19 mean some people are struggling with depression, financial strain and mental health issues, all made worse by the stress that the end of the year ushers in.

Metro Detroit Julie Kennedy Carpenter, a former social worker who is now working on a degree in education, offers a helping hand through her resource website, Julie's List. Carpenter said, "The website started during the late 2000s, due to the recession at that time. It became more and more apparent to me that middle-income and higher-income Michigan residents had absolutely no idea of where to get help as they were losing their jobs, homes, et cetera."

Fast forward 12 years and her website now serves the entire Southeast Michigan community. It lists resources throughout the area, including those providing clothing, emergency housing and financial assistance.

Carpenter said the website makes a big impact on users, often helping

people from the comfort of their own homes. She says users find the privacy of the website comforting because it avoids third parties and helps them quickly find the resources they need.

The site has been featured in USA Today and Discover Downriver, and has inspired others to create their own localized resource websites as well.

The Wayne County Resource Champions, a group of individuals that provides help, has partnered with Carpenter to help others access available resources. These champions include nurses, librarians, social workers and they say they are an "outcome oriented & responsive network" that includes collaborative barrier-busters, social justice activists, system-navigator customer service advocates and change agents.

Shaun Taft is a champion in this "network of front-line, human service colleagues," who has worked closely with Carpenter to get resources to people within the community and

help to ensure people are getting the help they need.

"Julie's List came out of some work she was doing in college for an assignment and she has just kept it up," said Taft. "This has been her calling and she believes in it. She follows up and she's supportive. She doesn't have a lot of funding or a big name behind her, but she's got a really solid reputation."

Carpenter says, "I really have connected with others like myself working in a very wide variety of social work fields. I understand their struggles and they understand what I am doing to help them."

To access this list of resources, go to the Julie's List website at www.julieslist.homestead.com or Julie's List Website on Facebook. Wayne County Resource Champions can be reached by contacting Shaun Taft at shaunmtaft@gmail.com.



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What is a Podcast?

Available on the internet “on demand,” a podcast is like a radio program. It’s an episodic series of digital audio, spoken-word or music, that can be downloaded to any device and streamed while online or offline. This differs from other online content such as a vlog, which is a video, or a blog, which is the written word.

Podcasts can focus on one subject, like unsolved mysteries and crime. Or they can cover a series of topics in segments ranging from lifestyle and healthy living, to cooking, sports, movies, science, and caregiving. There’s something for nearly everyone and listeners can find a podcast that suits their interests on streaming services like Spotify, Apple Podcasts (formerly called iTunes), Google Podcasts and Pandora.

Why do people listen to podcasts?

According to Podcast Insights, there are more than 2,000,000 podcasts

available, with wide ranging subject matter intended to educate, entertain and inspire.

Podcasts are convenient because you can listen to your selection at any time. Whether you’re going on a walk, out for a drive, cooking dinner, or sitting still, you’re able to listen. Especially popular for drivers, there’s no need to be able to watch a video or read, you just simply listen.

How do I start listening?

To begin your search for a podcast series you can start with online applications – called apps. The most popular apps are Apple Podcast, Google Podcast, Spotify, Audible for the iPhone or iPad, and the Google Play Music app for Android devices. These apps offer free podcasts as well as some that can be purchased. Once on the app, search for the show title and select it from the list of results.

You’ll be sent to the show’s home page, and you click the “Subscribe” button to have new episodes sent to

your phone or tablet for free. Click the name of an episode from the list to listen in.

To play podcasts on your Amazon Echo smart speaker, ask the following: “*Alexa, ask TuneIn to play Take on Today podcast*” or “*Alexa, play Take on Today podcast on TuneIn.*”

To play podcasts on your Google Home smart speaker, ask the following: “*Hey Google, play Take on Today podcast.*”

Here are some podcasts to get started:

- The Perfect Scam - AARP’s weekly podcast explores the stories of people who have been scammed: www.podcasts.apple.com/us/podcast/the-perfect-scam/id1362050907
- Fearless Aging - Natural approaches to resolving health challenges: www.player.fm/series/fearless-aging

- Great Lakes Legal Caregiver Conversations - Michigan elder care lawyers discuss legal issues and essential documents: www.thegreatvoice.com/Shows/caregiver-conversations
- Crime Junkie – www.podcasts.apple.com/us/podcast/crime-junkie/id1322200189
- You Must Remember This - Secrets of Hollywood’s first century: www.youmustrememberthispodcast.com/archive/
- Brain Beat - Experts discuss brain health: www.player.fm/series-2965476
- Take on Today - News on health, work, money, aging, entertainment and more: www.podcasts.apple.com/us/podcast/an-aarp-take-on-today/id1402677045

NEWS BRIEFS

Dementia Education & Support

Michigan Dementia Coalition members are available for group presentations on topics including: science and research; caregiving to diverse audiences and populations; provider education; and dementia-friendly communities. For a complete list of speakers and their virtual presentations, visit: midementiacoalition.org

Universal Dementia Caregivers Programming: Registration is required for all events. Call 248.509.4357 or email info@universaldementia.org to register and receive a Zoom link.

Caregivers Passage Through Dementia is a four-part webinar covering legal issues and important decisions that should be given priority. These include managing challenging behaviors and maintaining self-care. The series begins January 5, 2022 and runs each Wednesday from 4 - 5:30 p.m. on Zoom by Universal Dementia Caregivers.

Caring & Sharing Caregiver Support Group is for caregivers to connect to each other to share resources and concerns, on January 12, 2022, and February 17, 2022 at 1p.m.

Caregiving: Self-Care is NOT Selfish, is to assist caregivers in balancing their priorities to include their own needs. It is presented by the University of Michigan Alzheimer's Disease Center on January 13, 2022 at 1 p.m., this one on Universal Dementia's Facebook Live.

The Henry Ford C.A.R.E. Program hosts dementia-related discussions presented by experts from the Michigan Chapter of the Alzheimer's Association, every second Monday of the month at noon. Register online at bit.ly/30RWBwa, call 1.866.574.7530, or email CaregiverResources@hfhs.org.

Lifelong Learning

Housing Transitions - The Henry Ford Care Program presents The Art of Rightsizing and Downsizing Your Home with Debra Scheck, a licensed clinical social worker and senior real estate specialist. The presentation includes ways to focus on your preferences, needs, and desires as you plan for transitioning to a new living environment. The information will also help generations within families to formulate an organized, solid plan of action for the future. Rightsizing will be presented February 7, 2022 at 11 a.m. Register online at: bit.ly/30RWBwa, or call 866.574.7530.

Join the Detroit Institute of Arts every Thursday at 1 p.m. for free online programs for adults 55 and over. Experience something fun every week, including virtual tours of the collection and artists' studios, art talks, art-making and film. The DIA is also booking in-person, self-guided tours for adults 55+ for a two-hour visit. Transportation can be provided for groups of 25 or more. For details, visit: www.dia.org/Thursdays.

Virtual Culture Programming from the Society of Active Retirees - Low-income older adult clients of community agencies that partner with the Southeast Michigan Senior Regional Collaborative are eligible for free digital access to enriching content through the DISCOVER SOAR Community Access Partnership Project's pilot program. The community agencies distribute lectures on cultural topics, including one on the art, music and literature of the Harlem Renaissance. These Discover SOAR lectures cover aspects of this time period as well as how it influenced future generations and cultures outside of Harlem. To register visit www.semisrc.org/discover-soar.html.

Volunteer Opportunities

Volunteer Coaches for Family Caregivers - The Area Agency on Aging 1-B's free Caregiver Coaching program matches people who are caring for an aging or disabled loved one with a compassionate, trained volunteer who will work with them one-on-one. Coaches offer encouragement and help family caregivers identify resources and explore options. Available in the six-county AAA 1-B service region, including Oakland and Macomb counties. To match with a coach or to volunteer for the program, call 800.852-7795 or email coaching@aaa1b.org.

Urban Aging News Participation - If your church has reopened, let us know if you want to receive copies of UAN, the paper is available for pick-up and/or delivery.

We also welcome your story ideas or questions you'd like addressed in our informative articles with information from subject-matter experts. Call 313.204.5140 or email urbanagingnews@yahoo.com.

NEWS BRIEFS

Social Hours

Weekly Zoom Social Hour – The Disability Network Wayne County Detroit hosts a weekly hour-long group session for those over 55, on Thursday afternoons at 1 p.m. via Zoom. The session begins with its theme song, Bob Marley's Bobby McFerrin's "Don't Worry Be Happy," followed by fun brain games, lively current events discussions, helpful tips and more. Once pre-registered, seniors will be sent the Zoom link or phone number to join. To register, contact Ms. Zachary at 313.788-0794.

Connecting by Phone - Many have feelings of loneliness and anxiety, even more so during these trying times. Wayne State University medical students operate the Phone Pals program to provide social interaction to seniors who may be isolated and who benefit from consistent contact with a friendly voice. Interested seniors are matched with med students for weekly chats, discussions that range from brief check-ins to longer conversations. This provides an opportunity for the phone pals to get to know and learn from each other, also serving to bridge the generation gap. To learn more about the program, contact Cole Goodman at cole.goodman@med.wayne.edu, or call 510.225.8679, or contact Xavier Akins at xavier.akers@med.wayne.edu, or call 248.410.0277.

Healthier Black Elders Center's Virtual Social Group - For games, poems, videos and general topic discussions, join the Party Line on Tuesdays beginning January 11, 2022, at 1 p.m. The program ends in June. Contact Sarah Whitney at er7366@wayne.edu or 313-664-2616 for details on joining by phone or computer.

Hannan Center Phone Chat Partners - This interpersonal telephone check-in program is operated by a team that is dedicated to connecting with older adults through the telephone. Program participants choose the number of calls they would like to receive per week. This program provides seniors with a friendly voice, the opportunity to share their concerns and to connect with resources that can help improve the quality of lives. For more information, call 313.833.1300, ext. 32.

Safety Sessions

Free Daily Check-In Service - Snug is a free daily text-based check-in service for people living alone. The app is simple and easy to use and doesn't require technology know-how. Subscribers select a daily check-in time. Then, if there's no check-in at that time, Snug will text an alert to the emergency contact person in the system saying that check-in was missed. Snug offers additional services for a fee. See www.snugsafe.com for details.

Severe Weather Alerts - Detroit has launched a new electronic notification system that alerts residents when there are severe weather conditions and other emergency public safety advisories. Under the new Detroit Alerts 365 initiative, residents can sign up via a website or text message to be notified by phone, text or email of evacuation measures, stay-home orders, boil water notices and other critical information. To register, visit www.detroitalerts365.org and click on the Detroit Alerts 365 logo, or text DetroitAlerts365 to 99411.

Romance Scams - The Federal Trade Commission reports that more than \$139 million was stolen from older adults in 2020 due to romance scams. According to the report, this is a 65% increase from 2019, indicating the need to increase awareness and vigilance. While the monetary loss is staggering, it is often the devastating emotional toll these crimes take that impacts the mental health of older adults and their families. The National Elder Fraud Hotline, is a free resource created by the U.S. Department of Justice, to report fraud against anyone age 60 or older. By calling 1.833.372.8311, callers are connected to a case manager who assists with the reporting process at the federal, state, and local levels. Additional resource connections may also be provided on a case-by-case basis.

Transportation Services

Warriors on Wheels Grocery Delivery - Those with a disability who pay for their groceries but need them delivered can have their purchases delivered at no charge. Slots are available for those in Macomb and Oakland counties and there is a waitlist for those in Wayne County. Call 313.251.5777 to register from 11a.m. - 2p.m., on Monday or Friday.

NEWS BRIEFS

Financial Assistance & Support

Financial Fir\$ Fridays - The Wayne State University Successful Aging through Financial Empowerment program announces this new resource for older adults. There will be valuable information on topics related to maintaining financial health presented on the first Friday of each month. Visit SAFE at The Institute of Gerontology, www.iog.wayne.edu. Contact SAFE program director LaToya Hall at L.hall@wayne.edu or 313.664.2608.

Medicare Part B Premiums Increasing - The standard monthly premium for Medicare Part B enrollees will be \$170.10 for 2022, an increase of \$21.60 from the 2021 rate. The annual deductible for Medicare Part B beneficiaries is \$233 in 2022, an increase of \$30 from the 2021 annual deductible. Higher income earners may pay more for their Part B premiums in 2022.

Social Security Cost-Of-Living Adjustment Up Nearly 6% - The 2022 COLA is the largest increase to Social Security benefits in four decades. Rising prices have led to this 5.9 percent increase.

AmeriCorps is Seeking Seniors - The Hannan Center is recruiting for AmeriCorps positions. Members would serve 20-25 hours weekly for 10 months helping older adults remain healthy and independent. Service includes a living allowance and a Segal Education Award. Visit www.hannan.org/mnc/ or contact My Neighborhood Connections program manager Leah D. Vest at lvest@hannan.org or 313.833.1301 ext.18.

Wayne County Financial Support for Seniors - Wayne Metro offers support for seniors who need help with rent payments, property taxes, water bills, weatherization assistance and more. The Weatherization Assistance Program provides free home energy conservation services to low-income Michigan homeowners and renters. Services reduce energy use and lower utility bills. Call for details at 313.388.9799, or visit www.waynemetro.org.

The Heat and Warmth Fund provides financial assistance to families with individuals that suffer from weather-sensitive health conditions or use medical equipment in their homes. The program, Impacting Health through Energy Assistance to Low-Income Families Program is known as iHEAL Families. Applications can be found at www.thawfund.org, by calling 313.334.3645, or emailing iHEAL@thawfund.org.

DTE Low-Income Self-Sufficiency Program offers reduced monthly payments based on income. The program pays the difference between the amount set by the payment plan and the actual monthly bill. The DTE program also offers past-due balance forgiveness. There are no late fees and service is protected from disconnection during enrollment. Applications can be accessed at www.thawapplications.thawfund.org or by calling 800.866.THAW (8429).

“Ask the Treasurer” – A monthly program hosted by Wayne County Treasurer Eric Sabree is for Wayne County residents to learn about foreclosure prevention, payment plans, avoiding foreclosure packages being posted on your door in tell-tale yellow bags, and understanding the auction process. The next program is on Wednesday, January 19, 2022 at 6 p.m. Zoom info: Meeting ID: 87138196745, Password: 090344, or call in to 1.215.446.3657 or 1.888.363.4735.

Fitness

Free On-line Exercise - Move more, sit less this winter! Several online sites offer free exercise classes at a time that is convenient for you. Go to YouTube for on-demand senior exercise videos or Google “20-minute exercise routine for seniors” for example. The organization, “Get Set Up” offers free classes to Michiganders at www.getsetup.io/partner/Michigan, just enter coupon code MICHIGANHEALTH to have fees waived. Your health insurer may also offer free resources. Whatever the weather, you can always find creative ways to keep moving indoors.

Tech Help

“Tech Time” Assistance - St. Patrick Senior Center, in partnership with nursing students from Madonna University and Wayne State University’s College of Nursing, offer members free tech support for their smart phones and other devices. “Tech Time” is taught by nursing students who are already on hand for blood pressure checks and other wellness activities. The service is available indoors for the vaccinated. St. Pat’s is at 58 Parsons in Detroit. For hours or for info on accessing this service virtually, call 313.833.7080 or go to www.stpatsrctr.org.

Detroit Area Agency on Aging In-Home Vaccination Service



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www.DetroitSeniorSolution.org

Everything You Need To Know

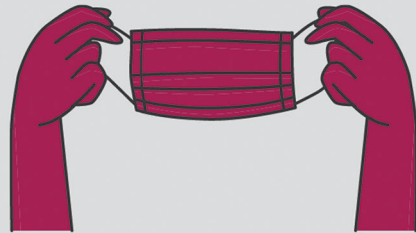


While getting a COVID-19 vaccine is a personal choice, there is a worldwide agreement among medical experts: getting vaccinated saves lives.

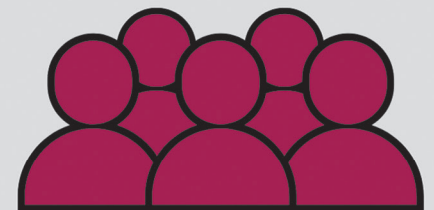


Vaccinations not only ensure that you remain healthy but also help protect your family members from infection. At your appointment, a nurse will provide a vaccination card and follow-up appointment.

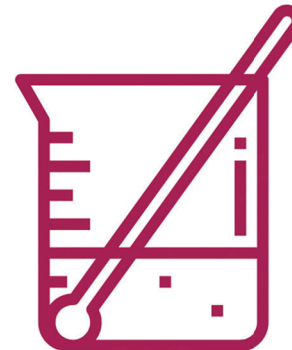
DAAA is offering Moderna vaccinations in Metro Detroit to all homebound seniors, relatives and caregivers.



Roughly half of the U.S. population is fully vaccinated



Nursing staff will be in an identifiable uniform and have identification when they arrive at the time of the pre-scheduled appointment.



The development process for the COVID-19 vaccine was fast, but it is not new. In fact, mRNA vaccines are not new at all, having successfully been used to address Zika, rabies, and in treating cancer.



To schedule your in-home vaccination service, please call DAAA at (313) 446-4444

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