

# TAKE CARE



*A publication of Local 1211 designed to help members and friends better care for aging loved ones*

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## MEDICARE AND SUPPLEMENTAL INSURANCE

Medicare is national healthcare insurance fund for people over 65 years of age. However, not all persons qualify. **TEACHERS HIRED BEFORE 1986 THAT HAVE NOT EARNED 40 SOCIAL SECURITY QUARTERS DO NOT QUALIFY.** In addition, since 1990 there exists a Government Offset, which limits the amount of social security money an individual who has an Illinois teacher's pension can collect. This means that when you receive a form from Social Security

estimating your future Social Security earnings it is not correct. You will not receive that much money. To find out what you will actually receive you must call Social Security.

In spite of recent cutbacks, it is still essential to have Medicare. If you or a senior citizen in your care qualifies, then you can purchase a less expensive supplement. Without Medicare benefits, insurance premiums are prohibitive. The rule

generally is that if Medicare pays the first dollar of a claim, the supplement will pay the rest.

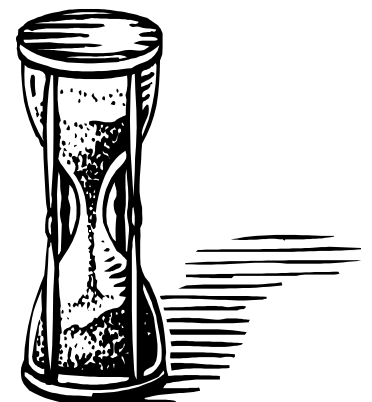
Since Blue Cross and Blue Shield handles Medicare insurance in Illinois, it may be more convenient to purchase a BC/BS supplement. If a loved one lives in another state, it would be valuable for you to find out what insurance company administers Medicare in the state.

## TIME WILL TELL

As we look towards the future many of us realize that our roles as children have reversed. Our parents now need the kind of attention we once did. How can we juggle our lives to give them the help and support they need? One thing we can do is share information and ideas with one another about experiences that we have had in this area.

Periodically you will receive this newsletter with updated information.

We hope that you will write us about your experiences for our next issue. Questions and answers are the key to success.



- Medicare and Supplemental Insurance
- Time will Tell
- Choosing a Continuing Care Facility
- Naming Names
- Moms, Dads and Meds
- Letters to the Editor

## **CHOOSING A CONTINUING CARE FACILITY**

**L**ike any real estate you rent or buy, LOCATION should be your first consideration. Choose a place that is close to a relative who cares. Visit each establishment unexpectedly to see how the residents are treated. The atmosphere should be friendly and positive. There should be a good relationship between the patients and the staff. Activity level should be high. Since a loved one may begin their stay in the Medicare wing, take a tour of that area, too.

COST of course is figured into the final decision. Most homes in our area are expensive, but with a

range of charges based on the level of care needed. No matter what your relative can do for themselves at this point, it is best to look at all areas of the facility.

What can your parent currently afford? Must their current residence be sold to take this step? Can it be available for rent? How much responsibility for their property can you handle?



Doctors are usually connected with one or more extended care locations.

Find out which ones your parents' doctors visit. This is important. In an emergency you want the doctor to be able to come quickly and visit often.

Become familiar with the nurses aids. Find out how long have they been working at this location and if there is a large turn over in staff Make sure they know you and you like them. The administrators at the facility do not take care of your parent. The nurses and nurses' aids do.

## **NAMING NAMES**

**U**ntil I had the experience of talking to nurses and doctors on staff at various facilities I had no idea how much personal and professional information nurses have and are willing to share. A good nurse cares about the patients, knows the system and has had experience working with a variety of doctors in the area.

**DO NOT THINK OF A NURSE AS THE DOCTOR'S HELPER.** Nurses deal directly with doctors everyday. They know who does

their job well and who does not. Ask the nurse who their doctor is. Just because they work with some doctors it does not mean they would ever hire that doctor themselves.

Change your way of thinking about medical professionals. **DOCTORS WORK FOR YOU.** If they are late for appointments, do not visit your relative when they were supposed to, do not remember your parent or their case, you

may have to find a new physician. Ask a nurse.

Just because doctors know more about illnesses and medicine than you do, does not mean that they know enough to help your parent. Are they the right doctor for my parent? Are they giving enough attention to my parent? Can I talk to this person? Do they listen and care? Do they call back? Are they available in an emergency? You be the judge.

## **MOMS, DADS AND MEDS**

**W**hen visiting your parents' home be sure to visit their medicine cabinets. Somehow, some parents have gotten the impression that over-the-counter medication cannot hurt them. These drugs may be convenient and less expensive to purchase, but are not necessarily harmless. Over the counter medications can be dangerous, especially when mixed with prescription drugs.

Next time you get the chance, check the dates of the pills, ointments and liquid medications that are still in their medicine cabinet. You may some family heirlooms that have long since expired and need to be thrown out or replaced. Don't forget to separate mom's pills from dad's. Give them each a shelf or color code the bottles.



## PULLING THE KEYS *by Shirley Forpe, Local 1211 President*



When my sister and I misbehaved, which happened occasionally) our dad would in his words, "Pull the Keys" to the car. Since he had risked his life teaching both of us how to drive and bought us cars on our 16<sup>th</sup> birthdays he felt he was well within his rights to "Pull the Keys" and keep us from driving anywhere.

*Before all was said and done our father managed to run himself over with his own Cadillac.*

1. Next time you go somewhere with your mom or dad, let them drive. What are you afraid of? They rode with you before you even had a license.
2. Consider limiting the distance your parent or loved one drives. Occasionally check the mileage gauge.
3. Look into Pace Bus schedules and routes in their area.
4. Use a home food delivery system.
5. Reality may mean that you have to render the car UNDRIVEABLE. If you can't "Pull the keys", then pull a spark plug or "fix" the garage door opener.

In light of tragedies involving older drivers, you may need to be mindful and observant of your parents' driving skills.

At the very least, apply for a handicapped tag for their car. You can do so at your village or township hall.

## POWER OF ATTORNEY

It is very important that someone have real power of attorney to make financial decisions for your parents. Right now they may be in perfect health, however, as they get older every illness and injury has more serious implications. Having joint bank accounts is a start. If you need to transfer or use their money to provide care for your parents, joint accounts are really the simplest choice.

A Durable Power of Attorney is very versatile. You can sell property and make conservative investments on behalf of your parents. Most hospitals and banks have witnesses available for the process of gaining Power of Attorney. The witness should help put your parent at ease. Under some circumstances your parent's

condition may make this legal procedure very difficult. You do not want to wait until you have to go to court to gain guardianship. That is why you should secure Power of Attorney before an emergency occurs.

***“My father had a massive stroke while on vacation in Arizona. I had to fly there and get Power of Attorney at my father's bedside. We were lucky that he was still conscious.”***

One way to convince your parents to make this decision is to let them know that if something should happen to them, the family will be powerless. They probably do not

want the courts involved. If you have adult children yourself, you may want to set an example and give one of them Power of Attorney over your affairs.

Power of Attorney is not an envious title. The responsibilities are great and the legality is real. You could be sued if you mishandle your parents' money or assets. So, your loved ones should be grateful that you or someone else in the family are willing to take this role. If you have siblings it may be wise to talk to them about this option.



## Letters to the Editor

**Dear Editor:** I have found that in a light-hearted way I can have a serious

conversation with my parents by reminding them of favorite humorous family stories and use these as a lead in to talking about important things like,

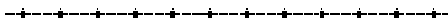
1. funerals and encouraging them to pre-plan and pre-pay for final arrangements,
2. the disposition of favorite keep sakes, antiques,
3. and writing wills or trust agreements.

Here is a great example of what can happen if you don't talk things out.

My favorite aunt made very detailed plans and told me many times that I would be in charge if anything happened to her. She even told her attorney that she has all of her plans written out and that "Sterling" was to follow them explicitly.

However, Auntie locked them in a concealed safe in her home. I thought the attorney had these instructions and he thought that I had them. Fortunately my son, who was away at college, remembered that Aunt Helen had shown him the safe and where she hid the key!

Sincerely, Brad Sims



**Dear Editor:** I was interested to receive your comments about caring for our parents. My mother, Clara, lived with us for 6 years before her death. I would like to recommend something we found invaluable. We composed a medical information sheet for her similar to the one attached.

We had the paramedics at our home twice and she was hospitalized numerous times. It was very handy to keep a copy of this form to give to the paramedics when they arrived and asked for her medications and dosages. In the case of hospital admissions, they would ask me the same questions again and again. I had the admitting nurse copy the sheet for mom's records. Since there were 3 adults helping with mom's care, it was worth the time spent writing it.

My husband and I have sheets of our own now. I would not know the exact dosages of his medications and he would not know the exact date of my last surgery!

I would also recommend a Living Will or Power of Attorney for everyone. My mom had given me power of attorney for health care decisions before she got too sick to do so. It was reassuring for to me in her final illness to have it and be able to tell the doctors that she had asked for no extraordinary treatments.

Sincerely,  
Nancy Lyons

**Dear Nancy:** Great advice. We included a sample of your form.

## KEEPING TRACK by Shirley Forpe



**One of the most difficult things for anyone to do is to keep track of doctor, pharmacy and hospital bills. It is very easy to forget what bills you have paid or sent to insurance companies or medicare to pay. These agencies are not always helpful either.**

**Attached to this newsletter is a form that I originally designed to help me keep track of my parents medical expenses. One side of the form is for medicare patients, the other can be used for other members of your family.**

**Please feel free to copy this form as often as you would like. If you run out, just call LOCAL 1211 at 847-303-1211 and ask our secretary, Diane, to send you more. If you find ways to improve the form, please let us know.**

### SAMPLE—Medical Information Sheet (by Nancy Lyons)

September 28, 1997

Medical info Clara 0000000000 Clara was born 3/15/07  
SS# XXXX XX XXXX

Blue Cross supplement XXXXXX

Blue Cross of Wisconsin

address

Milwaukee, WI

phone #

Clara lives with her daughter Nancy address phone#

She is legally blind, hard of hearing, diabetic, has hypertension, walks with a walker.

She is allergic to penicillin. She is Roman Catholic.

Nancy has power of attorney for health care.

Medical history:

diagnosed with bladder cancer, Nov., 1994, Dr. 000000  
hospitalized, Alexian BMC, ELk Grove, Mar. 13-16, 1994, pancreatitis

Dr. 000000

broken hip from fall, June, 1993, hospitalized, Alexian BMC, Dr. 0000

femoral arterial by pass, May, 1992, surgery Dr. 000000

diabetic imbalance, hospitalized Nov. 20-18, 1990, Victory Memorial Hospital, Waukegan, IL, Dr. 000000

current medication:

Medication	dosage	purpose	doctor
Humilin, A	11 units	diabetes	00000
XXXXXX	XXXXXX	XXXXXX	XXXX
XXXXXXXXXX			

Notify:

Marilyn : XXXXXX phone #

Lois XXXXXX phone #

Rosemary XXXXXX phone #