Ready for Tomorrow? Seniors Count! Can Help

Cheryl Deep
Institute of Gerontology

The babies have boomed. Those cute by-products of post World War II optimism are now heading toward middle and old age. The oldest boomers turn 65 next year; the majority are already over 55. While we know much about the history of this 1946 to 1964 generation and the explosion of schools, houses, jobs and consumer goods needed to sustain their early and middle years, we seem unprepared to handle their future. The agencies tasked with helping them aren’t always certain about who they are or what they need. What’s their health? How much money will they have in retirement? Where will they live?

Reports and statistics on the impact of senior boomers abound, but it is scattered and complex to interpret, especially for the social service organizations that need them most. How many Medicare beneficiaries will reside in southeast Michigan seniors Count!, a two-year pilot project to provide accurate, easy-to-understand statistics on the social, economic and health status of southeast Michigan seniors. Developed through a partnership between the Institute of Gerontology (IOG) at Wayne State University and Adult Well-Being Services (AWBS) and funded by the American House Foundation, the Community Foundation for Southeast Michigan and the American House Foundation, Seniors Count! aims to help our state prepare for the specific needs of its older adults. “In the next two decades we’ll see a near doubling of the senior population,” said Dr. Thomas B. Jankowski, director of the IOG, data core and associate director of the IOG, as well as chair of the Senior Alliance Advisory Council. “There’s a big change coming and we’d better get ready for it.”

An important part of that preparation is being armed with accurate information about the senior population, according to Karen Schrock, president and CEO of AWBS. “The goal of Seniors Count! is to identify and publish information about the health and well-being of our senior population so that cities and counties can be better prepared with programs and resources that will be needed,” said Ms. Schrock. “Plus, knowing more about the senior population and how they can potentially contribute to communities will benefit all of us,” she added.

The task of creating a comprehensive data warehouse is difficult and complex. “We started with lots of meetings with our partners,” Dr. Jankowski said. “They gave us feedback on the kind of information they wanted, what they would find most useful and what they needed.”

Raw data comes from a wide variety of sources and is often challenging to access. Dr. Jankowski and his team of Jason Booza, Ph.D. and Carrie Leach, M.P.A. combed through reports from the federal government, the Census Bureau, the Bureau of Labor Statistics, the Michigan Office of Services to the Aging, Department of Community Health and the United Auto Workers, among many others. “It all has to be manually sifted through and integrated,” Dr. Jankowski said. “That is very time consuming.”

Though confined to southeast Michigan at this point, Dr. Jankowski’s hopes to expand the project throughout Michigan and even become a model for other states.

The team has already written two papers and recently launched its Seniors Count! website at 

See Seniors Count, page 4

Index

News & Notes.........................4
Holidays & Depression..............5
Teaching Independent Living......6
Creating Confident Caregivers......6
Holiday Meals .......................7
Medicare Enrollment Dates..........9
Legal Assistance Outreach Sites........12

Annual Medicare Enrollment Review
Get the Most out of Your Medicare

Have you done your review yet? Each year, Medicare plan can make changes to their coverage, benefits, and costs. Every Fall, all people with Medicare should review their current health and prescription drug coverage.

Follow these three important steps:

Step 1: PREPARE - Take the time to gather all the information you’ll need to make a decision about your health and prescription drug coverage.

- A list of medications you take along with the dosage and how often you take it.
- A list of the providers you want to use, like your doctor or pharmacy
- Any notice or letter from your Medicare provider about changes to your plan (called the Annual Notice of Change), Social Security, or Medicare about changes to your
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Thoughts From the Corner Office

Bob Brown, Executive Director, will occasionally lend this space to individuals involved in programs supportive to our older adults. This issue we welcome Jim Murray, President, AT&T Michigan.

AT&T Provides Community Service

At AT&T, we strive every day to keep residents connected across every device and in every community, wherever they live or work, and to do it better than anyone else. Our nearly 12,000 employees based here in Michigan are incredibly proud to work with groups like The Senior Alliance of western and southern Wayne County to bring Michigan residents of every age and in every community together to learn, help and grow with one another.

AT&T is driven by a commitment to innovation, citizenship and community service. AT&T was proud to partner recently with The Senior Alliance and Meals on Wheels to provide hot meals to thousands of area residents in dozens of communities across the region.

This partnership is one of many our company has in Michigan and reflects AT&T’s commitment to citizenship and community. We care about your community because it is our community, too. AT&T has been here for 130 years.

We strengthen our communities. AT&T, over the last 18 years, has been donating our time and talents, and serving residents across the state. In 2008 alone, AT&T employees and retirees volunteered over 10 million hours of their time, worth more than $200 million, to improve communities where we live and work.

We know that our customers rely on our services to empower them and help them live independently. We hope that our customers know that providing a valuable customer experience is a big part of who AT&T is and what we do as a communications provider.

That’s why we convene regular Advisory Panels on Access & Aging (AAPAA) to keep our customers and employees, including seniors, connected. The AAPAA - composed of national leaders in technology, aging and disability issues - meets four times a year to provide advice and counsel to AT&T on critical issues impacting seniors. Then we act on that advice.

In recent years we have built dedicated customer service centers specifically to assist the senior community and those with disabilities. AT&T now offers a variety of products and services that address the needs of customers as they age as a direct result of our Advisory Panels and commitment to the senior community and groups like The Senior Alliance.

AT&T’s work with those in the disability and aging communities have helped it develop and market innovative products and services for all of our customers. AT&T even offers customized rate plans and services tailored to meet the needs of customers who are aging or have disabilities.

Part of AT&T’s commitment to our shared community is our focus on innovation and dedication to providing consumers with more services, more products and the most cutting edge and innovative technology possible to keep our community connected.

“Innovation” is a big word that describes a simple concept - identifying things that can be done to make life simpler for you, your friends, family and neighbors. We are working with organizations like The Senior Alliance to make a difference where you live and to develop new and better ways to keep in touch every day.

www.CelebratingFamilyCaregivers.org

Serving as a caregiver for someone is both challenging and rewarding. All too often, the efforts of family caregivers go unnoticed. To honor this dedication and commitment, the U.S. Administration on Aging announced The Year of the Family Caregiver. November 2010 marks the 10th Anniversary of the National Family Caregiver Support Program (NFCS). To help celebrate this milestone and to highlight the important role caregivers play in the everyday lives of those for whom they provide care, AoA would like to help groups recognize the tremendous efforts of family caregivers. This new website has been created and is equipped with the tools and materials you need to organize, publicize, and host events to honor caregivers and celebrate their efforts.

www.lgbtagingcenter.org

The U.S. Department of Health and Human Services and the Administration on Aging awarded a landmark grant to Services & Advocacy for GLBT Elders (SAGE) in partnership with 10 organizations from around the country to establish the country’s first and only technical assistance resource center aimed at improving the quality of services and supports offered to lesbian, gay, bisexual and transgender (LGBT) older adults. Despite the benefit of long-term planning, it is often the case that LGBT older adults enter retirement age without the necessary financial and legal precautions in place. Over the next year, this site will compile the knowledge to ensure that LGBT older adults have the information they need for their long-term care and navigate the aging system.
PATH Workshop

The Senior Alliance will be offering a training in the PATH, Chronic Disease Self-Management Program, December 7, 8, 14, and 15. PATH is a workshop given two and a half hours, once a week, for six weeks, in community settings such as senior centers, churches, libraries and hospitals. People with different chronic health problems attend together. Workshops are facilitated by two trained leaders, one or both of whom are non-health professionals with a chronic disease themselves. Subjects covered include: 1) techniques to deal with problems such as frustration, fatigue, pain and isolation, 2) appropriate exercise for maintaining and improving strength, flexibility, and endurance, 3) appropriate use of medications, 4) communicating effectively with family, friends, and health professionals, 5) nutrition, and, 6) how to evaluate new treatments.

Flu Shot - did you get your shot yet?
If you are 65 or older, health officials urge you to get the seasonal flu vaccine as soon as it is available in your community. Older adults are at greater risk of serious flu-related complications (like pneumonia) and hospital stays. This year, there is only one vaccine for the 2010-11 flu season. You can get a flu shot from your doctor, pharmacist, or local health clinics. Centers for Disease Control and Prevention (CDC) recommends that everyone 6 months and older get the flu vaccine. Info: CDC (800) 232-4636 or www.cdc.gov.

RSVP
See the difference your gift of time can make! 55 or older? Join RSVP. Call (313) 278-8455 to learn about volunteer opportunities in your community - lead with experience.

Registered Dietician
The Senior Alliance (TSA) is currently seeking bids for the services of a registered dietician with experience in reviewing menus against nutrition standards, reviewing nutritional education materials for compliance, conducting reviews of provider kitchens and policies, and providing education/training to staff and providers. If you are interested in bidding on the provision of these services, please submit a bid in the form of an hourly rate. Also include a description of the knowledge and experience you have related to the above tasks. Please include proof of being a registered dietitian. We are especially interested in learning about any experience you have in working with older adults and community-based programs that serve older adults. Proposals due by 5:00 p.m. on November 15, 2010. Questions contact (734) 727-2031.

National Parkinson Foundation Helpline
You can reach a group of highly trained specialists, including social workers and nurses, with Spanish-language capabilities at their new helpline at (800) 4PD-INFO (800-473-4636). Their team has helped callers to speak confidently about symptoms to doctors, understand the effects of PD, and to talk about important or sensitive decisions. Helpline is open Monday - Friday from 9am to 5pm.

Seniors Count

FROM PAGE 1

http://www.seniorscount.org. The site is open to the public, so anyone can log in to read reports and ask specific questions. Eventually, users will have direct access to the data in a user-friendly format that is regularly updated. Now, though, an agency needing a specific data point, such as, “How many Wayne County women over age 70 live below the poverty line?” can submit it to Dr. Jankowski and he will post the answer on his public blog. “We’re operating as a kind of service bureau until we can get tools out that people can use themselves,” Dr. Jankowski said. “This is as much about educating the data users as it is about supplying the information. We must be sure the data is interpreted accurately.”

Seniors Count is already adding value to planners, service providers, policymakers and advocates. Their first paper, “An Income Profile of Older Adult Householders in Southeast Michigan,” came out in March. It shows definitively that the single most important source of income for the seven-county residents is Social Security. So while the optimistic perception is that many older adults live comfortable on pensions and investments, Seniors Count learned that 62% of area seniors receive half or more of their income from Social Security. The income gap between richest and poorest is also large. The median senior income in Bloomfield Township is $78,393; in Hamtramck it’s only $16,973.

Their second paper, still in preparation, will profile gender differences in health and disability. According to Dr. Jankowski, older women are more likely to live in poverty than older men, partly because women live longer and are more often widowed. “These women come from a generation where they were less likely to work outside the home and therefore did not accrue retirement benefits,” he said. “Their income depends on their husband.” Disability affects the genders differently, too. Men are more likely to suffer hearing loss, while women have more difficulty walking, climbing stairs and getting around independently.

What services are these seniors most likely to need? “Supportive services that allow people to remain in their homes,” said Dr. Jankowski. “On both a humanistic and a practical level, keeping older adults in their homes is a priority. In their own homes, people maintain ties to their community. They retain independence. And they maintain their social status, their role in the community and their sense of purpose.”

From a practical perspective, home-based care costs far less than most alternatives. “Most older adults need just a little help to be able to stay in their home. It could be maintenance services, minor architectural changes for accessibility, or a small grant for an emergency repair.” If service agencies gear up to satisfy these needs, Dr. Jankowski said, we can relieve many emotional and financial burdens from family caregivers and help everyone to age better. “We’re a compassionate society,” Dr. Jankowski said. “If we have the right information, we make the right decisions.” Visit the Seniors Count! website at http://www.seniorscount.org.
Many of us, at some time in our lives, have felt depressed around the holidays. Starting with Thanksgiving and stretching through New Year’s, we often end up busy and frazzled. Parties, shopping, cleaning, and baking—while enjoyable—can cause stress and anxiety. Each year, more people suffer from this type of depression, leading some to just skip the festivities.

Depression and suicide occur more often at this time of year than at any other. What causes this depression? Sources can include overly high expectations, money issues, and loved ones who are far away. The demands of shopping, parties, family, and guests also can cause stress. Even people not prone to depression may develop stress responses; they may get headaches, drink too much alcohol, overeat, or be unable to sleep. Older adults and seniors are prone to depression this time of year. They may think about an important person who has died or a traumatic event. They may feel sad over changing traditions, or because they can’t participate the way they once did.

Recognize holiday triggers
Learn to recognize common holiday triggers, so you can disarm them before they lead to trouble:
• Relationships—They can be stressful any time, but tensions often run higher this time of year. Conflicts can intensify when family members are together for long periods. On the other hand, facing the holidays without a loved one can leave you feeling lonely and sad.
• Finances—The added cost of gifts, travel, and food, etc., can put a strain on your budget.
• Physical demands—Extra shopping, socializing, and keeping late hours can exhaust you and make you more prone to depression.

Tips for coping with holiday stress and depression
First and foremost, do not be alone for the holidays! This could mean lending your time to help the poor at a food line or soup kitchen or another volunteer activity. Find something to do, such as attending a candlelight church service, concert, or show. Other tips to consider:
• Define your own limits and stick to them; decide for yourself how much to join activities, entertain guests, visit with relatives, or travel.
• Exercise often; daily exercise will improve your health and your attitude.
• Control your alcohol intake; remember that alcohol is a depressant and may leave you feeling worse after the effects wear off.
• Seek professional help if necessary; if you find that, despite your best efforts, you regularly feel sad or anxious, talk to your doctor or mental health provider.

To learn more about holiday depression and how to cope with it, visit the Mental Health America website at www.nmha.org or www.depression-guide.com.

This material was prepared by MPRO, the Medicare Quality Improvement Organization for Michigan, under contract with the Centers for Medicare & Medicaid Services, an agency of the U.S. Department of Health and Human Services. 9SOW-MI-6.1.10-42
Teaching Independent Living

In our mission to connect people with disabilities to resources in the community, as well as teaching them independent living (IL) skills, one of the cornerstones of our programming is the University of Independence. University of Independence (UI) is our course of workshops that covers various important topics as:

- Money and time management
- Advocacy
- Life planning
- Career exploration

Disability Network held their summer UI session at the Taylor Michigan Rehabilitation Services (MRS) office off of Eureka Road. We had a total of nine MRS clients that took part and were able to learn about IL skills or even get a refresh course. In the end, Disability Network was able to improve the ability of the participants to better live their lives in an independent way as possible. UI takes place in small groups of about 8-10 participants. While we have held it in settings as diverse as MRS offices and Services To Enhance Potential (STEP) in Livonia, we can hold this in other locations as well. Also, Disability Network draws on the respective expertise of its staff in order to facilitate the workshops. In doing so, we're able to provide the best quality workshops for maximum benefit to the consumers.

For more information, feel free to contact us:
Disability Network/Wayne County-Detroit
Samaritan Center
5555 Conner, Ste. 2224
Detroit, MI 48213
313-923-1655 (phone)
313-923-1404 (fax)
http://www.facebook.com/pages/Disability-NetworkWayne-County-Detroit/194224288319

Extra Help Paying for Prescription Drug Costs

"Extra Help" is available for eligible Medicare beneficiaries to purchase a Medicare prescription drug plan giving them the assistance needed to pay for monthly premiums, yearly deductible, and prescription co-payments. A person may qualify for this extra help if they have limited income and resources. If you have Medicaid, a Medicare Savings Program, or Supplemental Security Income (SSI), you will automatically get extra help and don't need to apply for it.

A person with Medicare can apply for Extra Help and the Medicare Savings Program by calling Medicare Medicaid Assistance Program (MMAP) at 1-800-803-7174.

Wonder if you qualify? When in doubt - fill it out!

Creating Confident Caregivers

A special program for family members caring for a loved one with dementia and/or memory loss who is a military veteran.

About the program - Creating Confident Caregivers utilizes the Savvy Caregiver Program, a nationally tested program for family members caring for a loved one with dementia at home. Three hour sessions are held once a week for four weeks at no charge to participants through a federal grant. This program provides participants with information, skills and attitudes to manage stress and increase effective caregiving.

Free Respite Care - Free respite care can be provided free of charge so you may attend the sessions.

Classes Offered - Attend FREE! 3 hour sessions once a week for four weeks plus follow up class

Series 2: October 19, 26, November 2, 9, 16, 2010
Time: 10:00 am to 1:00 pm
3650 Second St., Ste. 100 Wayne, MI 48184

Series 3: November 30, December 7, 14, 21, 28, 2010
Time: 10:00 am to 1:00 pm
24730 Eureka Rd., Taylor, MI 48180

To register contact The Senior Alliance
(734) 722-2330

Provided by John D. Drigel VA Medical Center and The Senior Alliance, Area Agency on Aging 1C

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The 2010-2011 flu season is almost here. Typically, flu seasons run from November through April but may vary, beginning as early as October and lasting as late as May. Medical authorities say that the best way to prepare for the season is to get a flu shot. The Wayne County Department of Public Health is now offering flu shots at its clinics for $15. Clinic locations and vaccination hours are from 8:00 a.m. to 3:30 p.m., as follows:

**Wayne Health Center**
33030 Van Born (at Venoy)
Wayne, MI 48184
734-727-7100
Walk-in Days: Mondays and Thursdays
Appointment only: Tuesdays, Wednesdays and Fridays

**Taylor Health Center**
26650 Eureka Road (east of Inkster Road)
Taylor, MI 48180
734-955-3900
By appointment only.

Additional flu clinic locations will be announced at www.waynecounty.com, or call the Wayne County Department of Public Health at 734-727-7000.

Many of us have been sick with the flu at least once—a mild to severe contagious respiratory illness caused by influenza viruses. It can cause serious complications in some individuals, and even result in death. Traditionally, persons 65 years of age and older are among those at the highest risk for seasonal influenza, although flu viruses are unpredictable.

Who can forget the H1N1 pandemic of 2009-10 that affected a large number of young adults? More than 80 million Americans received the H1N1 flu vaccine and Wayne County did its part to protect residents by holding mass vaccination clinics. This flu season, the Centers for Disease Control and Prevention expect that the 2009 H1N1 strain, as well as other seasonal flu strains, may spread. Therefore, the 2010-2011 influenza vaccine contains A/California/7/2009 (H1N1), A/Perth/16/2009 (H3N2), and B/Brisbane/60/2008-like viruses.

“The World Health Organization and CDC determined these to be the predominately-circulating viruses based on information gathered by more than 100 influenza testing centers around the world,” said Dr. Talat Danish, medical director, Wayne County Department of Public Health. Loretta Davis, Wayne County Public Health Department Director/Health Officer, added: “Getting the flu vaccine is your best defense against influenza.”

This year, the CDC recommends that all persons six months of age and older be vaccinated. This measure is designed to expand protection against the flu to more people to prevent the possible spread of flu across age groups. However, the importance of seniors getting vaccinated every year for influenza cannot be emphasized enough.

In seasonal influenza cases, studies show that the highest rates of complications occur among individuals 65 and older. And of an estimated 220,000 influenza-related hospitalizations in the U.S. annually, nearly half occur in senior citizens. Even more significant is that 90 percent of seasonal flu-related deaths are among seniors.

Quite simply, the need for getting an annual flu vaccination cannot be underestimated: It’s a simple, safe way to protect yourself, your family and friends. Get a flu shot and stay healthy this fall and winter. For additional flu prevention tips such as proper handwashing and more, visit www.cdc.gov/flu.
TSA 2010 Golf Classic

Our annual Golf Classic started at 9am and the day was filled with beautiful sunshine and an opportunity to spend some time with some old friends or even make some new ones. Every team worked to gain the cherished “Ficano Cup”. When every score card was in, the winning team was named. The winners were Dick Henningsen, Zach Everingham and Mac Horvath. The team was ecstatic and overwhelmed at their victory! Congratulations to your conquest and to the many teams that participated in the event. Without all of you we would not have had a successful event and assisted the hundreds of homebound seniors that we serve. Thank you very much to another great year.

Pictured from left to right: Dick Henningsen, TSA Board Treasurer; Bob Brown, TSA Executive Director; Zach Everingham and Mac Horvath, Downriver Community Conference.

Caregivers: Who They Are - Why They Matter

Family caregivers are the backbone of America’s long-term care system and come from all walks of life. Every day they assist relatives and loved ones with tasks ranging from simple supports such as helping with household chores such as cooking and cleaning, to complex care such as bathing, dressing, and moving around the home, and lifesaving measures such as administering medications and monitoring side-effects.

Family caregivers may be adult children caring for their parents, grandparents raising their grandchildren, or families looking after children and adults with physical disabilities. Caregivers are devoted spouses, parents, and children as well as nurses, paralegals, and financial advisors for their loved ones. National research has shown that caregivers are everywhere and their numbers are growing. For example:

• 66% of older persons with chronic disabilities are cared for by a family member.
• 65 million people provide care for a clinically ill, disabled, or aged family member or friend each year.
• 471,000 grandparents over 65 years old have primary responsibility for their grandchildren.

Although most caregivers view their work as rewarding, many experience significant stress and negative health impacts. To help alleviate the toll of caregiving, family caregivers need supports and services that safeguard their health and emotional well-being while relieving some of the financial burdens that often accompany caregiving duties. Call The Senior Alliance (TSA) for information about TSA and community services. Source: aoa.gov
The Michigan Medicare Medicaid Assistance Program (MMAP) held its 12th Annual Team Member Celebration on September 15, 2010. The MMAP team from The Senior Alliance (TSA) had good reason to celebrate after being presented with ten statewide awards including:

- Team Spirit Award for working together to create new and innovative ways to reach Medicare beneficiaries
- Outstanding Event for our team's participation in a town hall meeting with HHS Secretary Kathleen Sebelius
- Greatest Improvement on Centers for Medicare and Medicaid Services (CMS) Performance Measures
- Achievement Award for Outstanding Work to Achieve State Health Insurance Program (SHIP) Performance Goals 2009-2010
- National Exemplary Benchmark Performance for Client Contacts with Low-Income Beneficiaries in a Large Central Metropolitan Area

Mo Singapore, a volunteer MMAP counselor for TSA, was recognized for his exceptional work and dedication to the MMAP program. Mo's passion for helping others and leadership qualities were acknowledged at the Team Member Celebration by honoring him with four awards:

- Outstanding Reporting
- Most Counseling Hours
- Most Volunteer MMAP Hours
- Team Member of the Year for his efforts in going above and beyond to reach out to those in need

Our MMAP Regional Coordinator from The Senior Alliance, Bettie Hughes, was voted by her peers as Regional Coordinator of the Year. Factors considered in the voting process are development of best practices and community partnerships, team member recruitment and team coherency and retention. Bettie has built a very strong MMAP program at The Senior Alliance, and credits her wonderful team for the success they have had this past year.

The MMAP team is looking forward to another rewarding year of helping Medicare beneficiaries. If you would like to join our team, please call The Senior Alliance at 1-800-815-1112.

**Important Medicare Enrollment Dates**

**Prepare:*** Watch your mail for the “Medicare & You 2011” handbook and for information about plans in your area. Gather all the information you need to make a decision. If you are currently enrolled in a plan, the plan will send you important information about your coverage, benefits, and costs next year. Be sure to review this material.

**Compare:** Complete your Medicare Enrollment Review. In mid-October, review and compare plans based on cost, coverage, and customer service by visiting [www.medicare.gov](http://www.medicare.gov), call 1-800-MEDICARE (1-800-633-4227), TTY users call 1-877-486-2048, or call the Medicare/Medicaid Assistance Program (MMAP) at (800) 803-7174 to talk to a local counselor.

**Decide:** November 15 is the first day you can change your Medicare health or prescription drug coverage for next year. This is the one chance this year most people with Medicare have to make a change in their health and prescription drug plans. Enroll as early as possible - the earlier the better - to avoid any issues at the pharmacy county in January.

**December 31 - Enrollment Ends**

In most cases, December 31 is the last day you can change your Medicare coverage for next year.

**January 1 - Coverage Begins**

Your new coverage begins if you switched to a new plan. If you stay with the same plan, January 1 is the date that any changes to coverage, benefits, or costs for the new year will begin.
Free Audio Publications

Perhaps you have been planning to read that booklet on Social Security benefits for some time now, but you never seem to find the time to sit down with it. If only you could listen to an audio version, just as you might listen to the latest novel by your favorite author on audio book. Now you can. Social Security offers more than a hundred publications in audio format, in both English and Spanish. You can find them at http://www.socialsecurity.gov/pubs/alt-pubs.html.

At Social Security, we want to make sure you can get the information you need. That is why we offer our publications in print, online in both Internet and PDF versions, and some in audio format. You also can get publications in Braille, enlarged-print, and even cassette or CD.

Social Security is committed to using technology to improve the customer service experience. Learning about any aspect of Social Security's programs is easier than ever, in the format that works best for you. As Social Security celebrates its 75th anniversary this year, service choices continue to expand. These days, you can even get a personalized estimate of your future benefits and apply for those benefits online.

From the comfort of your home, you can access information about Social Security. Take it a step further and use the audio publications in combination with the Frequently Asked Questions (FAQs) section to get answers to over 700 questions. If you were planning to plug in the ear buds and listen to a little music tonight, why not play the Social Security publication you have been putting off? It has never been easier to learn about Social Security. Just visit www.socialsecurity.gov and select the "Forms and Publications" link on the left side of the page. Welcome to our online library. Whatever your preferred format, we are here for you.

Questions & Answers

Question: I have decided I want to retire. How do I begin?

Answer: The fastest and easiest way to apply for retirement benefits is to go to www.socialsecurity.gov/apply. To use our online application to apply for Social Security retirement or spouse's benefits, you must be at least 62 years and 9 months old; want to start benefits in the next four months; and live in the United States or one of its commonwealths or territories. If you are already age 62, your benefits could start as early as this month. If you are almost 65, your application for benefits will include Medicare.

Beneficiaries who want to review their current coverage as well as the other options available to them will have access to information and assistance from many sources.

- You can review all 2011 Medicare options by calling toll-free, 24/7, 1-800 Medicare (1-800-633-4227).
- Medicare/Medicaid Assistance Program (MMAP) counselors are also available to provide personalized assistance to help navigate through the 2010 prescription plans at (800) 703-7174. The Senior Alliance - Area Agency on Aging manages the MMAP site for western and southern Wayne County. Call MMAP for dates and locations of 2011 prescription drug plan reviews and individual counseling. Site information will also be posted on the TSA website calendar at www.TheSeniorAlliance.org.
- Medicare & You 2011 booklet
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www.pvm.org TTY# 800.649.3777
## Legal Assistance Outreach Sites

Neighborhood Legal Services Michigan - Elder Law & Advocacy Center provides legal assistance for Wayne County residents 60 years of age and older. Experienced legal staff will give a presentation regarding common elder law issues then you have the opportunity to have an individual consultation. The free legal assistance to senior citizens is on most civil cases. Caregivers are also welcome to attend.

If you wish to attend, please call the appropriate center or centers listed below to register. Be sure to check the time of the event.

Presentation topics include: Guardianship/Conservatorship, Wills/Trusts/Powers of Attorney and Living Wills, Nursing Home and Assisted Living, Senior Housing, and Medicaid/Medicare.

If you represent a senior housing community, church, or senior center, please send an email to lwhite@wcwnls.org to request a copy of this schedule to post on an event board. The following sites were scheduled at time of printing, for information about additional sessions, call the Elder Law & Advocacy Center at (313) 937-8291 or view online at the TSA website calendar at www.TheSeniorAlliance.org.

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>November 4, 2010, Thursday</td>
<td>10:00am - 11:30am</td>
<td>Ford Community &amp; Performing Arts Center 15801 Michigan Avenue Dearborn, MI 48126 (313) 943-2034</td>
</tr>
<tr>
<td>November 4, 2010, Thursday</td>
<td>12:30pm - 1:45pm</td>
<td>Canton Senior Center 46000 Summit Parkway Canton, MI 48188 (313) 943-2034</td>
</tr>
<tr>
<td>November 5, 2010, Friday</td>
<td>3:00pm-3:30pm</td>
<td>Hannan House 4750 Woodward Detroit, MI 48201 (313) 937-8291</td>
</tr>
<tr>
<td>November 9, 2010, Tuesday</td>
<td>10:00am</td>
<td>City of Flat Rock Community Center 1 Stone Creek Banquet Hall One Maguire Street Flat Rock, MI 48134 (734) 379-1450</td>
</tr>
<tr>
<td>November 17, 2010, Wednesday</td>
<td>2:00pm</td>
<td>Village of Our Savior’s Manor 29495 Annapolis Westland, MI 48186 (734) 787-2007</td>
</tr>
<tr>
<td>December 7, 2010, Tuesday</td>
<td>10:00am</td>
<td>Redford Community Center 12121 Hemingway Redford, MI 48239 (313) 937-8291</td>
</tr>
<tr>
<td>December 8, 2010, Wednesday</td>
<td>2:00pm</td>
<td>Inkster Twin Towers 2000 Inkster Road Inkster, MI 48141 (313) 561-2382</td>
</tr>
</tbody>
</table>

### Notice

No "First Tuesday" presentation on November 2, 2010.

Registration begins 3:00pm-3:30pm

### Additional Information

- If you represent a senior housing community, church, or senior center, please send an email to lwhite@wcwnls.org to request a copy of this schedule to post on an event board.
- The following sites were scheduled at time of printing, for information about additional sessions, call the Elder Law & Advocacy Center at (313) 937-8291 or view online at the TSA website calendar at www.TheSeniorAlliance.org.
Get fit. On us.

When you enroll as a HAP Senior Plus (HMO), HAP Senior Plus (HMO-POS) or Alliance Medicare PPO member, you’ll receive a benefit of up to $25 each month – that’s $300 every year***! Just choose the fitness activity, weight management program or health services that work for you. It’s easy! Call to learn more!

To learn more about HAP’s plans, call a HAP representative toll-free at:
(800) 219-4129 or TDD (800) 956-4325
Monday through Friday, 8 a.m. to 6 p.m.
Saturday, 8 a.m. to 2 p.m.

HAP Senior Plus (HMO), HAP Senior Plus (HMO-POS) and Alliance Medicare PPO are health plans with a Medicare contract. PPO is a product of Alliance Health and Life Insurance Company, a wholly owned subsidiary of Health Alliance Plan.

* Unused portions cannot be carried over to successive months. Benefits available only in our individually purchased Medicare Advantage plans.
The Senior Alliance (TSA) is a non-profit agency designated as the Area Agency on Aging (AAA) for western and southern Wayne County. Programs and services offered by TSA primarily address the needs of persons age 60 and older. Services are also available to caregivers and adults with disabilities.

Funding for agency services are provided primarily by the Michigan Office of Services to the Aging (OSA) and the Michigan Department of Community Health (MDCH). The agency is governed by a Board of Directors which receives recommendations on senior issues from an Advisory Council and Corporate Committee.

**Eldercare Locator**
Each Area Agency on Aging (AAA) can offer information and assistance for older adults specific to their region. Information about AAA services nationwide can be obtained by calling Eldercare Locator on their toll-free phone number at 1-800-677-1116 or by visiting their website at www.eldercare.gov.

**The Senior Alliance Service Network**
The Senior Alliance Service Network includes programs and services offered directly by agency staff and service providers who are contracted by TSA. These in-home and community-based services are provided to assist older adults maintain their independence and provide support to caregivers. Contact TSA for additional information about network services and other community programs. Services provided directly by TSA are noted with (TSA).

**Adopt Day Services**
Adopt Day Services provides a day-time program of social and rehabilitative and/or maintenance services to functionally impaired elderly persons. The community listed indicates the location of their site(s).
- Community Living Services - Taylor 734-947-9219
- The Information Center - Dearborn 734-282-7171
- Wayne County Adult Day Center - Westland 734-727-7378
- Woodhaven Retirement Community - Livonia 734-261-9000

**Care Management**
Care Management is designed to provide support and link services to older adults who have complex needs and are at risk of nursing home placement. The program includes an in-home assessment by a registered nurse and social worker, followed by arrangements for service delivery.
- The Senior Alliance 734-722-8320 or 800-815-1112
For the following communities: Belleville; Canton Twp.; Dearborn; Dearborn Heights; Garden City; Huron Twp.; Inkster; Livonia; Northville; Northville Twp.; Plymouth; Plymouth Twp.; Redford Twp.; Romulus; Sumpter Twp.; Van Buren Twp.; Wayne; Westland.
- The Information Center 734-722-7171
For the following communities: Allen Park; Brownstown Twp.; Ecorce; Flat Rock; Gibraltar; Grosse Ile Twp.; Lincoln Park; Melvindale; River Rouge; Riverview; Rockwood; Southgate; Taylor; Trenton; Woodhaven; Wyandotte.

**Caregiver Support**
Caregiver education, information, and support groups offered. Program details vary among providers. Call to determine the scope of service offered.
- Adult Well-Being Services 734-629-5004
Caregiver Education, Support Groups
- Neighborhood Legal Services of MI Elder Law & Advocacy Center 313-937-8291
Caregiver Legal Assistance
- The Information Center 734-282-7171
Caregiver Education, Support Groups
- Wayne Metropolitan Community Action Agency 313-843-2550
Caregiver Education, Support Groups

**Case Coordination & Support**
The Case Coordination and Support program assesses the eligibility of seniors for in-home services such as Personal Care, Homemaker, and Respite Care. (TSA)

**Chore Referral**
Seniors looking for home maintenance assistance will be given the names of independent workers who have agreed to provide services at a reduced cost. Homeowners may make their own arrangements for the work and payment for service. (TSA)

**Chore Services**
The Wayne County Chores program provides snow removal, leaf raking and lawn mowing, as funding allows. (TSA)

**Community Living Program**
The Community Living Program provides individuals and families with access to a free consultation with a TSA staff member who will assist them in finding local resources, assessing their situation and developing a plan that will allow them to remain independent in their homes. This free consultation can take place in your home, at TSA or simply over the phone. This project has been made available through a grant from Office of Services to the Aging (OSA), and you must be 60 years or older to take part in this program. (TSA)

**Congregate Meals**
Seniors can get a hot lunch on weekdays at any of the 41 community lunch sites. The meals provide at least one-third of the Recommended Dietary Allowance (RDA). Reservations must be made. Wayne County Office of Nutrition Services 734-727-7357 or 800-851-1454

**Elder Abuse Services**
The service provides public education, outreach, and referral with respect to the prevention of abuse, neglect, and exploitation of older adults.
- Neighborhood Legal Services - Elder Law & Advocacy Center 313-937-8291

**Evidence-Based Disease Prevention Programs**
Evidence Based Programs help individuals increase their activity levels. The five courses TSA offers have demonstrated proven results for participants. Programs have the same content regardless of location.

**Arthritis Exercise Program**
Offers low-impact exercises that...
**Chronic Disease Self-Management**

This class was developed by physical therapists specifically for people with arthritis or related conditions.

- **Garden City Senior Adult Services**
  734-793-1870

- **Van Buren Township Senior Center**
  734-699-8918

**Arthritis Tai Chi Program**

This program brings the gentle, graceful, flowing power of sun-style tai chi to your community. This joint-friendly exercise program will both relax and increase your mental and physical energy.

- **Garden City Senior Adult Services**
  734-793-1870

- **Redford Township Senior Center**
  313-387-2788

**Enhance Fitness Program**

Enhance Fitness focuses on stretching, flexibility, balance, low impact aerobicics, and strength training exercises.

- **Inkster Senior Services**
  313-561-2382

**Matter of Balance Program**

This group-based course teaches practical coping strategies to reduce the fear of falling. This course has 8 sessions and each class lasts 2 hours.

- **Gibraltar Presbyterian Villages**
  734-676-4802

**PATH-Chronic Disease Self-Management**

This class is designed to help individuals manage chronic conditions. The class is held over a 6 week period and lasts 2½ hours. The workshop has a wide range of activities and skill building exercises that help the participant learn to communicate with their medical provider, make better food choices and become more active.

- **Canton Leisure Services**
  734-394-5360

- **Dearborn Senior Services**
  313-943-2412

- **Deaf & Hearing Impaired Services**
  248-473-1888

- **Garden City Senior Adult Services**
  734-793-1870

- **Inkster Senior Services**
  313-561-2382

**Friendly Reassurance**

This program (also called Telecare) provides for regular telephone contacts with homebound older adults to assure their well-being and safety along with social interaction. Many other communities operate their own programs.

- **Service Area**: Belleville, Canton Township; Garden City; Inkster; Plymouth; Plymouth Township; Romulus; Sumpter Township; Van Buren Township; Westland (TSA)

**Health Screening**

This service will provide seniors with a series of health tests at several community sites in the region. The tests are designed to identify present or potential health problems.

- **ACCESS**
  313-842-7010

- **Deaf and Hearing Impaired Services** (Hearing screens only)
  248-473-1888 or 248-473-1875

**Home Delivered Meals**

Homebound seniors can receive a hot meal delivered to them on weekdays. The meals provide one-third of the Recommended Daily Allowance (RDA). Liquid meals are also available.

- **Wayne County Office of Nutrition Services**
  734-727-7357 or 800-851-1454

**Information & Assistance**

Information and Assistance (I&As) is the first point of contact for individuals calling the Area Agency on Aging. An Information Specialist can provide information and referrals to assist seniors, caregivers and individuals with disabilities with their questions and concerns. Information Specialists educate and link people and services together. All information is handled in a confidential and private manner. (TSA)

**Kinship Caregiver Assistance**

This program offers information and support services to grandparents and/or relative caregivers age 60 or older who are legally responsible for children 18 years of age or younger.

- **Adult Well-Being Services**
  734-629-5004

- **Neighborhood Legal Service of MI**
  Elder Law & Advocacy Center
  313-937-8291

**Legal Assistance**

Provides legal advice and counseling on issues such as guardianship, power of attorney, age discrimination, entitlements, etc. to persons 60 or older and caregivers. No fee-generating or criminal cases are handled.

- **Neighborhood Legal Services of MI**
  313-937-8291

**Long Term Care Ombudsman**

Provides assistance to residents and families of nursing homes, homes for the aged, and adult foster care homes, to resolve complaints, provide information about rights and rules, and offer referrals to community resources. Offers assistance regarding placement, financing, and on alternatives to nursing home care.

- **Citizens for Better Care**
  313-832-6387 or 800-833-9548

**Medicare Medicaid Assistance Program (MMAP)**

Trained volunteers provide free education and personalized assistance to Medicare beneficiaries to understand health coverage options and resolve issues involving the Medicare and Medicaid programs. (TSA)

- **MMAP**: 800-803-7174

**MI Choice Waiver Program**

MI Choice Waiver is a home and community-based program for eligible adults who meet financial and medical requirements. Each participant can obtain basic Medicaid-covered services, and must receive one or more MI Choice Waiver services ongoing. Current individual income limit is $2,022 per month and countable assets of $2,000 or less (2009/2010 figures). MI Choice services are funded by the Michigan Department of Community Health. (TSA)

**Older American Community Service Employment Program**

Offers subsidized part-time training opportunities for low-income persons age 55 and older to help them become job ready. Participants are placed at different community sites and work/train an average of 15 hours a week. (TSA)

**Outreach**

This program is designed to reach out, educate and inform our community, caregivers and older individuals of available programs, resources and assistance. (TSA)

**Senior Alliance Holiday Meals**

This program provides hot meals to homebound seniors on Christmas, Thanksgiving, Easter, and Labor Day. The Holiday Meals Program is supported primarily through private donations. Meals are delivered by volunteers. (TSA)

**Senior Center Staffing**

TSA provides funds for staff positions at some senior centers, such as senior center director, program coordinator, or specialist. Call TSA for senior center locations.

**Transportation**

Transportation services allow older adults to access community services, health care providers, and shopping. Most communities have some form of public transportation for seniors and individuals with disabilities available. Services are limited to residents of their community. Contact TSA for transportation service information.

- **Non-Emergency Medical Transportation Program**
  In partnership with the Downriver Community Conference, this program provides door-to-door non-emergency medical transportation.* The service is available to adults age 60 and older who reside in western or southern Wayne County. There is no charge for the service, though donations are accepted. *Contingent upon funding and volunteer availability

- **Downriver Community Conference**
  734-362-7029

**Utility Company Referral**

The Utility Company Referral program (formally known as Gatekeeper Program) is designed to assist frail, isolated and vulnerable older adults who may benefit from information and resources available in the community. When a utility company employee identifies an older adult who needs assistance, a referral is made to The Senior Alliance. (TSA)

**Vision Services**

Provides specialized vision service for visually impaired persons, including help in learning to function independently.

- **Greater Detroit Agency for the Blind and Visually Impaired**
  313-272-3900
Send your loved one on a FREE Three Day Getaway!

When caregivers need a trusted source to send their loved ones for a short stay, there’s no better place than American House. Founded over thirty years ago, we specialize in personal interaction. Our residents, like Sylvia Barbu, are more than just people to us: they’re moms, dads, grandparents, friends... and your loved ones will be too.

- Private Apartment Living
- Three Daily Restaurant-Style Meals
- 24 Hour Emergency Response System
- Third Party Support Services if needed
- Housekeeping, Laundry & Transportation
- Activities, Fitness, Education & More
- Small Pets Welcome

Call one of our Wayne County communities listed below to schedule a FREE lunch and tour.

Wayne County
Dearborn Heights (313) 918-1071
Livonia (734) 237-6510
Riverview (734) 720-4161
Southland - Taylor (734) 494-2214
Westland Hunter (734) 331-0901
Westland Joy (734) 335-0918
Westland Vernooy (734) 331-0910

American House SENIOR LIVING COMMUNITIES
americanhouse.com