

# SeniorCircleplus

NEWS AND HEALTH INFORMATION FOR SENIORS

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THE CLEVELAND CLINIC  
FOUNDATION



## New Screening Can Save Your Life

DNA-based test warns  
of possible cancer

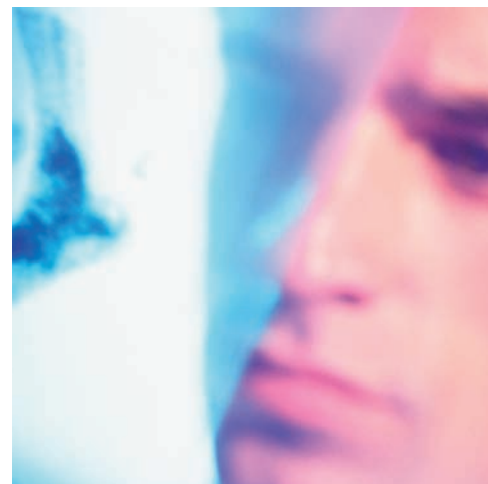
**W**hile colorectal cancer is one of the leading causes of cancer deaths in American men and women, a newer, noninvasive screening method now makes prevention easier than ever. Called a fecal DNA test, the new method just became commercially available.

### Detecting Mutations

Genetic material called DNA is present in every cell of the body, explains Carol Burke, M.D., director of the Cleveland Clinic's Center for Colon Polyp and Cancer Prevention. Normal colon cells and their DNA are passed into bowel movements every day. Abnormalities, or mutations, in the DNA suggest that a colorectal polyp or cancer is present. These mutations can be detected by processing the stool. "If mutations are found, a colonoscopy is warranted," she says.

### More Accurate Than Fecal Occult Testing

The results of a recent study comparing the accuracy of the fecal DNA test to traditional fecal occult blood testing found that the fecal DNA test was positive in patients with colon polyps and cancers 53 percent of the time. Fecal occult blood testing was positive only 14 percent of the time.



Clearly fecal DNA testing is much more accurate than fecal occult blood testing, Dr. Burke says. Although colonoscopy is the best colon cancer screening test, people who will not, or cannot, have colonoscopy may benefit from fecal DNA testing.

### Don't Wait for Symptoms

Colorectal cancer screening should begin at age 50, or younger if you have a first-degree relative (parent, sibling or child) who has been diagnosed with colorectal cancer. The key is not to wait until you have symptoms to get screened.

**To learn more about colorectal cancer or to schedule a screening, call 216/444-6536 or 800/223-2273, ext. 46536.**



## Web Resource for Cancer Patients

**C**ancer patients and their families who are looking for reliable information on chemotherapy will find Chemocare.com a valuable resource. The Web site offers volumes of information about chemotherapy, from how the drugs work and preparing for treatment to symptoms that require medical attention and possible side effects. The site also offers self-care tips, answers to frequently asked questions and message boards for patients and families.

Chemocare.com is a program of the Scott Hamilton CARES (Cancer Alliance for Research, Education and Survivorship) Initiative, and a cooperative effort between the Cleveland Clinic Taussig Cancer Center—the institution where Mr. Hamilton received cancer treatment—and Ortho Biotech Products, L.P., marketers of Procrit. **To learn more, visit [chemocare.com](http://chemocare.com).**

Learn how Medicare updates will affect you—page 3

# Drafting Your Will

Don't leave it to chance

## 'Will' You Be Clear?

When it comes to wills, you want your instructions to be clear and accessible. Here are some tips:

- Let someone know where you keep your will. Don't keep the only copy in your bank's safety-deposit box; it may be time consuming for your executor to gain access to it.
- Remember that Ohio allows out-of-state executors, if they're related by blood or marriage.
- Understand how you own your property. For example, if you have a savings account with a right of survivorship to your daughter, she will get all the money in that account when you die—no matter what your will says.



It's been said that where there's a will, there should be an attorney. Good advice, says the AARP.

AARP advises hiring an attorney to draft your will so it is done according to state law. A lawyer can help you make important provisions, such as appointing a guardian for beneficiaries who are minors or distributing property you own in another state. In addition, by preparing a will, you'll have the ability to leave something to a religious or charitable institution, should you wish to do so.

Once your will is drafted, the AARP suggests reviewing it periodically, especially if you have changes in persons you want to receive your property, residence, finances or marital status.

If you have no will at the time of your death, your property will be distributed according to state law. According to Pro Seniors, a nonprofit organization that provides free legal and long-term care advice to Ohio residents age 60 and older, these rules are complex in Ohio.

For example, if a spouse survives you, the share of the estate your spouse receives is based on a formula that takes into account whether you have surviving children, and, if so, whether they are the natural or adopted children of your spouse. However, recent changes in Ohio law give a surviving spouse more legal rights than ever before if his or her partner dies without a will.

## Get a Grip on Pain

### Complementary therapies provide relief

In ancient civilizations, sorcerers, shamans and priests treated pain using their only resources: pressure, heat, water, herbs and mysticism.

Today, pain is still with us. It's the No. 1 complaint of older Americans. In fact, one in five takes a painkiller regularly, according to the National Institute of Neurological Disorders and Stroke.

But other alternative approaches to pain management are gaining popularity. According to the American Pain

Foundation (APF), as many as 69 percent of Americans are using complementary and alternative medicine therapies for pain relief, including:

- Homeopathy
- Mind-body interventions
- Biologically based therapies, such as herbs
- Manipulative and body-based therapies
- Energy therapies

According to the APF, nearly half of those using complementary and alternative therapies do not tell their primary care doctors. It's important to tell your doctor the whole truth, particularly when using biologically based therapies,

because they might interfere with traditional medications.

If you suffer from pain, whether it's disease related or a result of injury, call the Cleveland Clinic

Pain Management Department. We've had much success treating pain using innovative, individual approaches.

For an appointment at one of our nine regional locations, call 216/444-7246 or 800/392-3353, or visit us

online at [clevelandclinic.org/painmanagement](http://clevelandclinic.org/painmanagement). For a free video, "Tackling Pain," call or e-mail us at [painmanagement@ccf.org](mailto:painmanagement@ccf.org).



# Coverage Uncovered

What Medicare will  
and won't pay for

**N**ow that the political dust has settled around the 2003 Medicare Modernization Act, here's what you need to know to make good decisions about your health care.

## Prescription Drugs

Starting in May 2004, discount cards with the Medicare-approved mark will be available for prescription drug savings. According to the U.S. Department of Health and Human Services, the card will offer an estimated 10 percent to 25 percent savings or more on many medications for people whose incomes entitle them to the benefit. If your prescriptions are covered by Medicaid, you are not eligible for this card.

In 2006, the prescription drug benefit will be added to Medicare. All people with Medicare will be able to enroll in plans that cover prescription drugs. People with Medicare will pay an estimated premium of \$35 per month, and there will be a \$250 deductible. (See sidebar.)

## Medicare Part A

Medicare Part A is insurance that helps cover inpatient care in hospitals and skilled nursing facilities. It also covers hospice and some home health care if you meet certain conditions.

Part A generally covers a semiprivate room, meals, nursing, and other hospital services and supplies. It does not cover private-duty nursing or a TV or phone in your room. Part A also does not cover a private room, unless medically necessary.

## Medicare Part B

Medicare Part B is medical insurance that helps cover physician services, outpatient hospital care and some other medical services that Part A does not cover. If medically necessary, these services include some physical and occupational therapy and some home health care.

Part B helps pay for laboratory tests, blood received as an



## By the Numbers

Here's a financial breakdown of the 2003 Medicare Modernization Act's prescription drug benefit, which will be added to Medicare in 2006:

- Medicare will pay 75 percent of drug costs between the \$250 deductible and \$2,250.
- Beneficiaries will pay for drug costs between \$2,250 and \$5,100.
- Medicare pays 95 percent of drug costs above \$5,100.

outpatient, second opinions prior to surgery, and medical services other than routine physical exams. Part B also helps pay for diagnostic tests such as X-rays, MRIs, CT scans and EKGs, as well as durable medical equipment, such as wheelchairs, hospital beds, oxygen and walkers.

However, many services are not covered, including routine or yearly physical exams, dental care, hearing aids and exams, routine eye exams and glasses (except after cataract

surgery, when eyewear is covered), and orthopedic shoes.

One change resulting from the 2003 Medicare Modernization Act may affect the premium you will pay for Part B coverage. The 2004 premium for Part B coverage is \$66.60 a month. New in 2007, the Part B premium will be higher for people whose income exceeds \$80,000 as an individual or \$160,000 as a couple. Actual Part B premium amounts for 2007 will not be available until 2006.

**Join the Circle** Do you have friends interested in joining Senior Circle Plus? If so, please send them to our Web site, [www.seniorcircleplus.com](http://www.seniorcircleplus.com), to register online or have them call **866/937-2247** to receive an application in the mail.

**New colon cancer  
screening test  
available—page 1**

## Seniors Connect on WERE AM 1300



**Regular guests  
include a Cleveland  
Clinic geriatrician  
and psychologist**

On the fourth Monday of the month, hear psychologist John Vitkus, Ph.D., talk about psychological issues that impact seniors. Dr. Vitkus practices at the Cleveland Clinic Solon Family Health Center.

Produced and hosted by Lori Schmitt, R.N., Matt Chaney, Justine

Giannetti and Arlene Silver-Cook, *Senior Connection* airs every Monday and Friday at 8 a.m. and Saturday at 6 a.m. on WERE AM 1300. The show is sponsored in part by the Cleveland Clinic's Pain Management Department, the Oasis Program, Medical Mutual of Ohio, and the Western Reserve Area Agency on Aging (WRAAA).

**Call the radio show on Mondays at 216/578-1300 for a free copy of the WRAAA's Senior Resource Guide or visit [www.seniorsconnection.com](http://www.seniorsconnection.com).**

**T**une in to the *Senior Connection* radio show to get the latest in health care news, as well as legislative updates, local entertainment updates, and music and trivia from the 1940s, '50s and '60s.

Every third Monday of the month, you can listen to Robert Palmer, M.D., discuss topics relevant to seniors. Dr. Palmer heads the Section of Geriatrics at The Cleveland Clinic and specializes in geriatric assessment, Alzheimer's disease, memory loss, malnutrition, frequent falls and medications.



## Have a Women's Health Question?

**I**f you have a question or concern related to a women's health issue, such as breast cancer, menopause, osteoporosis, heart health, incontinence—even depression—call the **Cleveland Clinic Women's Health Line at 216/444-4HER (4437)**. A specially trained clinical nurse is available Monday through Friday, 8:30 a.m. to 4:30 p.m., to answer questions and concerns, and to schedule appointments. Cardiovascular risk assessments also are available.

The Women's Health Line is a service of the Women's Health Center, located in the Crile Building on the Clinic's main campus. Specialists in the center integrate gynecology, internal medicine and breast care to meet the unique health care needs of women.