

SeniorCircleplus

NEWS AND HEALTH INFORMATION FOR SENIORS

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The Joys and Responsibilities of Grandparenting

New Emergency Department for Children

Grandparents realize that children aren't simply small adults. And so does Fairview Hospital, which has opened a new pediatric emergency department specifically designed, staffed and equipped to meet the emergency treatment needs of children.

In this new facility, the first of its kind on the West Side, physicians have the special medical training that children require, and the registered nursing staff is certified in pediatric advanced life support.

Because the new pediatric ED is supported by a Level II trauma center, emergencies more serious than broken bones and routine illness can be treated. If a child needs additional treatment, Fairview Hospital's pediatric department is right on-site.

Located adjacent to Fairview's emergency department, the new pediatric emergency department is ready to provide the highest quality of emergency care for children around the clock.

Many seniors report that they now have more time and patience to be with children. That's one of the reasons being a grandparent is especially rewarding. For seniors who didn't spend as much time as they would have liked with their own growing children, they welcome this "second chance" opportunity, which may even bring them closer to their own children.

Spending time with grandchildren can range from occasional visits to regular baby-sitting. Some grandparents even find themselves as the primary caregiver for a grandchild. According to the Ohio Department of Aging, 10 percent of all grandparents in the United States are raising their grandchildren, and this number continues to grow.

Partners in Care

Whether your grandchildren come to your house for occasional visits or you have complete responsibility for their welfare, grandchildren present challenges and responsibilities. Fortunately, there's information and support available from relatives, social service agencies, Web sites, local support groups and government programs. And, should your grandchild require emergency medical attention while in your care, Fairview Hospital's



new pediatric emergency department is available 24 hours a day (story at left).

The Fringe Benefits

Grandchildren can bring many wonderful gifts to your life. They can keep you young at heart. Children's energy, optimism, laughter, love and sense of wonder can help you look at things from a positive point of view. And it's a fact that a positive mental outlook affects physical health for the better. Time with your grandchildren also can give you a sense of purpose and be a good distraction from the aches and pains that inevitably come with aging.

Similarly, seniors have a lot of good things they can offer grandchildren, including love, time and attention, and wisdom and maturity that come from many years of experience, plus a sense of stability and family roots.

Check out the Grandparents Information Center at AARP.org.

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. For a free video, "Tackling Pain," call or e-mail us at painmanagement@ccf.org.



Coverage Uncovered

What Medicare will
and won't pay for

Now 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, to register online or have them call **866/937-2247** to receive an application in the mail.

Fairview Hospital has added Cleveland Clinic heart surgeons to its cardiac team. For information, call 216/476-7310.

Big Strides in Pain Management

Pain can pack a powerful punch to adversely affect your quality of life. Fortunately, there have been tremendous advances in pain management, according to Cynthia Iacobucci, R.N., coordinator of the Cleveland Clinic Pain Management Center at Lutheran Hospital. "Once we've done an assessment, we know what we're up against and can then develop an effective treatment plan," she says.

Assessment and treatment at Lutheran's Pain Management Center is led by Emad Dauod, M.D., the center's medical director; Hong Shen, M.D., a specialist in physical medicine and rehabilitation; and psychologists, nurses and physical and occupational therapists.



Emad Dauod, M.D., medical director at the Pain Management Center.

In the absence of injury or surgery, arthritis is the No. 1 cause of pain for seniors; however, several medications are available for arthritis treatment. There also are many treatment methods available through the center. If you or someone you know is struggling with chronic pain, contact Lutheran's Pain Management Center at **216/363-2391**.

ForeverFit Program is exercise Rx for seniors

Regular exercise is vital for wellness at any age. For seniors, exercise can have a huge impact on quality of life, helping to ward off heart attacks and protecting against the ravages of osteoporosis.

But it may be difficult to carve out adequate time for exercise. And, even if you can make the time, it's hard to know what exercise activities are safe and provide the best results.



Nancy McMillan, wellness coordinator at Lakewood's SeniorCare Services, teaches Forever Fit classes.

Lakewood Hospital to the Rescue

Forever Fit, part of Lakewood's SeniorCare Services, is a program of supervised exercise for individuals over age 60. According to Nancy McMillan, wellness instructor, "The Forever Fit exercise regimen is designed to promote improved cardiovascular function, increase and maintain range of motion, and provide opportunity for fitness and socialization."

Forever Fit sessions last 45 minutes and include several components. "We devote the first 10 minutes to warming

up, followed by 15 to 25 minutes of rhythmic and vigorous activity," McMillan says. The final five to 10 minutes are used for cooling down.

"Each session is choreographed to music to make it fun and give us a good beat to keep moving," McMillan says. "We encourage participants to pace themselves so they can participate in the entire class, but at their own individual level." All class instructors are specially trained in senior fitness and are certified in CPR and basic first aid, she notes.

Exercise with a Senior Twist

McMillan adds that, even though the Forever Fit program began more than a decade ago, the movement techniques reflect the most current research on effective exercise for seniors.

Forever Fit classes are held weekly at four locations: Fairview Village, Rocky River Senior Center, Cove Church in Lakewood, and Westlake Senior Center. Participants purchase a package of 10 classes, which they can attend at any of the locations at any of the available times. **To learn more, call 216/521-4200, ext. 6285.**