



The Light

Brevard Alzheimer's Foundation, Inc.

Providing respite, education & support services to Alzheimer's patients & families

4676 N. Wickham Rd.
Melbourne, FL 32935

July 2003
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Monthly publication

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Newsletter Opportunities

If you are interested in sponsoring a newsletter, please contact us at 253-4430.

We are seeking volunteers to help prepare newsletters for mailing. If you are interested, please call Liz at 253-4430.

As always, we are indebted to the New Neighbors Club for their faithful service folding the newsletter each month.

Car Drawing is a Sizzling Success!



Though it rained most of the afternoon and was hot and muggy, more than 700 people came Saturday night, June 7 to enjoy the barbecue, music and raffle at the 10th Annual Car Drawing & BBQ.

Picture Not Available

Over 4,000 tickets were sold and the event raised \$97,500 to support the Foundation's programs—a new fundraising record and a great tribute to the generosity of this community.

The 1970 Dodge Challenger was won by **Dan and Julie Gloger** of Satellite Beach, Florida. This was only the third drawing where the winner was present, and the Gloger's were almost speechless when their names were called. However, Dan recovered quickly to thank the Foundation and comment most sincerely on our work.

Dan Gloger holds the winning ticket

(Continued on page 6)



The Brevard Alzheimer's Foundation

Invites you to join us for the

2003 Walk for Alzheimer's

Saturday, September 20

Call 321-253-4430 for information



Kim's Komments

**Brevard Alzheimer's
Foundation, Inc.**

Board Officers

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Rachel Terry

Executive Director

Kim M. Roberts

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4676 N. Wickham Road

Melbourne, FL 32935

321-253-4430

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Titusville, FL 32780

321-268-9144

835 Sycamore St. Bldg A

Titusville, FL 32780

321-385-3335

Weinberg Care Center

7951 Ron Beatty Blvd.

Micco, FL 32976

772-664-9996

www.brevardalzheimers.org



United Way
Participating agency



The Light is published monthly by the Brevard Alzheimer's Foundation, a nonprofit organization supported by volunteers. Our mission is to help elders at risk of institutionalization remain at home and in the community by assisting caregivers through education, respite and support services.

Sponsored in part by the State of Florida, Department of Elder Affairs and the Senior Resource Alliance.

Dear Friends,

With the Fourth of July upon us, I continue to be reminded of the great strength we share and the bond of unity that drives us to succeed and to assist others in need along the way. At a time when most families are experiencing economic challenges and fundraising efforts across the nation are generally yielding a decline, it was with great amazement and appreciation that our Foundation once again felt the supportive embrace of a caring community when our 10th Annual BBQ & Car Drawing raised nearly \$98,000!! A special thank you to A.J. Hiers and the boniface-Hiers dealerships and our many sponsors (see "Car Drawing is a Sizzling Success" article on pp.1 & 6).

For those of you who were unable to join us at the BBQ, you missed a great evening; but don't fret because we have something for everyone...Dust off your walking shoes and mark your calendars! Our **11th Walk for Alzheimer's** will take place on Saturday, September 20th at three Brevard locations. If you would like to be a sponsor, organize a team, volunteer or simply walk with your loved one, please call Christine at the Foundation at 253-4430 for information.

Picture Not Available

Paul Cummins, Boeing Procurement & former president of Employees Community Fund, Foundation Board member Joe Steckler & Executive Director Kim Roberts

As you are aware, it takes many avenues of funding to meet our \$2.3 million annual budget and this month I want to thank the following groups for their continued support: **The Employees Community Fund of Boeing Florida** who presented us with a \$20,000 check for daycare services; **Publix Supermarket Charities** for their \$15,000 gift; and **United Way of Brevard County** for their total commitment of \$100,000 this year! From the \$5 donations we receive to the \$100,000 grants, each and every one are important to us – we simply couldn't do it without all of you!

"Never doubt that a small group of thoughtful committed citizens can change the world; indeed, it's the only thing that ever does." *Margaret Mead*

Each day at the Brevard Alzheimer's Foundation we take pride in the comprehensive approach of our services. We not only provide quality care to our clients or "club members", but we constantly work to expand and enhance the critical programs we provide to help the families and caregivers in our community deal with the overwhelming emotional, physical and intellectual demands of caring for those with chronic illness--not to mention issues relating to seniors in general. So, to help our families, caregivers and seniors become stronger advocates through greater awareness, we are adding a segment to our newsletter called "Senior Watch". Let us know what you think.

Kim M. Roberts
Executive Directors

ERRORS & OMISSIONS: We apologize to Mr. Dan Gloger for inadvertently running the wrong picture on page 1. Watch for the real Mr. Gloger in the August issue of *The Light!*

Education News

Turning On The Light

As Director of Education I have the privilege of serving some of the finest people in Brevard County. They are a constant inspiration to me. Their devotion, commitment, tenacity and charity of heart, mind and soul are nothing less than awesome.

Who are they? Well, they are you. You are the sons, daughters, wives, husbands, family and friends who care for a loved one with Alzheimer's or related dementia. Among those on this honored list are the good neighbors who help and support the caregivers.

More and more often, I find a neighbor or close friend taking our Family Caregiver Training classes. How wonderful, bless you all.

Throughout Brevard County there are little pockets of neighbors who band together to watch out for a neighbor in need. Often an elderly or frail individual with no known family or financial resources has been left to fend for him or herself. The Brevard Alzheimer's Foundation is as dedicated to supporting the "Good Neighbor" caregiver as we are committed to our "Family" caregivers.

This month I would like to recognize some very special neighbors. I know they are not alone in their generosity of heart and spirit but they are a shining example of the unconditional love all caregivers share with those entrusted in their care.

These special neighbors, a family made up of two fulltime professionals and their teenage daughter, took on the care of their neighbor across the street when his Alzheimer's reached the point that he could not maintain the functions of daily living safely.

The family safeguards the neighbor's finances, acts as health surrogates, and promotes his personal sense of independence and well-being. They see to all his hygiene, medical and nutritional needs. They even found a way to complete all the family caregiver training, at one point driving 35 miles to take one of the classes at an alternative site.

After enduring the daunting task of taking his car keys away from him for the safety of all concerned, the family provides for all his transportation needs. Transportation even includes the extras. To fulfill a



request of his, they are arranging to fly with him on a brief trip back to the home of his youth.

They arrange and see to his need for social stimulation at "Joe's Club (the Foundation's adult daycare facility). And, as they would for a family member, they found the time to set up a surprise birthday party.

The "Good Neighbors" do not receive any monetary compensation for their gift of love. And, I know there are so many other wonderfully compassionate neighbors in Brevard County, each helping in their own way. Please remember we are here for you too.

And to those of you who want to help a neighbor or friend but do not know what to do, call us, take a class, volunteer your time and acquaint yourself with the answers to most of the questions and concerns you may have.

One final note: This is a wonderful example of "good" things that can happen – not everyone is as trustworthy as the family depicted so be very careful.

To all our caregivers, bless you, you are the unsung heroes of the new millennium and it truly is our pleasure to serve you. *Contact Leah Michaels, Director of Education, at (321) 253-4430 or leah@brevardalzheimers.org.*♥

Food for Thought

It's summer again, a time when articles promise a cure-all for everything from Alzheimer's to asthma. The most prevalent though not always the most accurate is the "hot" food of the day, touted to be the savior of our tired brains.






Let me provide some facts to help clarify the fiction. Regarding the brain, fruits and veggies can do no wrong. Neither can complex carbohydrates. One of the downsides of eating a low-carb diet is that complex carbohydrates are wonderful brain food.

A complex carbohydrate is any food source made from a whole grain. A high fiber content (3g per serving or higher) is a clue you are on the right track. A whole starch like sweet potatoes or whole grain rice is also considered a brain's best friend.

For those who are concerned with memory and cancer issues, colorful fruit is tops. You may have heard about blueberries being the latest and greatest for maintaining mental function.


(Continued on page7)

July 2003 EDUCATION CALENDAR

Monday	Tuesday	Wednesday	Thursday	Friday
<p style="text-align: center;">1</p> <p style="text-align: center;"><i>"We all learn by experience, but some of us have to go to summer school."</i> ~ Peter De Vries</p>	<p style="text-align: center;">2</p> <div style="text-align: center;">  </div>	<p style="text-align: center;">3</p> <p style="text-align: center;">9-10am</p> <p style="text-align: center;">Elder Hour Radio Show WMEL 920-AM</p>	<p style="text-align: center;">4</p> <p style="text-align: center;"><i>"Be careful of anger—it's just one letter away from danger."</i> ~ Unknown</p>	
<p style="text-align: center;">7</p> <div style="text-align: center;">  </div>	<p style="text-align: center;">8</p>	<p style="text-align: center;">9</p> <div style="text-align: center;">  </div>	<p style="text-align: center;">10 9-10am</p> <p style="text-align: center;">Elder Hour Radio Show WMEL 920-AM</p> <hr/> <p style="text-align: center;">10am-1:30pm Family Caregiver Training Weinberg Care Center, Micco 772-664-9996 <i>*Caregiver bring bag lunch</i></p>	<p style="text-align: center;">11 10am-1:30pm</p> <p style="text-align: center;">Family Caregiver Training Brevard Alzheimer's Center 321-253-4430 <i>*Bring bag lunch</i></p>
<p style="text-align: center;">14 10am-1:30pm</p> <p style="text-align: center;">Family Caregiver Training Parrish Medical Center, Titusville 321-268-9144 <i>*Caregiver bring bag lunch</i></p>	<p style="text-align: center;">15</p> <p style="text-align: center;"><i>"Hardening of the heart ages people more quickly than hardening of the arteries."</i> ~ Unknown</p>	<p style="text-align: center;">16</p>	<p style="text-align: center;">17 9-10am</p> <p style="text-align: center;">Elder Hour Radio Show WMEL 920-AM</p> <hr/> <p style="text-align: center;">10am-1:30pm Family Caregiver Training Weinberg Care Center, Micco 772-664-9996 <i>*Caregiver bring bag lunch</i></p>	<p style="text-align: center;">18 10am-1:30pm</p> <p style="text-align: center;">Family Caregiver Training Brevard Alzheimer's Center 321-253-4430 <i>*Bring bag lunch</i></p>
<p style="text-align: center;">21 10am-1:30pm</p> <p style="text-align: center;">Family Caregiver Training Parrish Medical Center, Titusville 321-268-9144 <i>*Caregiver bring bag lunch</i></p>	<p style="text-align: center;">22 12-3:30pm</p> <div style="text-align: center;">  </div> <p style="text-align: center;">Lunch & Learn Attorney Scott Dixon</p> <p style="text-align: center;">'MEDICAID Brevard Alzheimer's Center 4676 N. Wickham Road Melbourne 321-253-4430 <i>*Bring bag lunch</i></p>	<p style="text-align: center;">23</p> <p style="text-align: center;"><i>Attorney Scott Dixon specializes in Estate planning, Medicaid planning and Probate and offers home visits to help those who are homebound, in assisted living or nursing homes. He is a member of the Florida Bar, Calvary Chapel of Melbourne, the Melbourne-Palm Bay Chamber of Commerce and Better Business Council.</i></p>	<p style="text-align: center;">24 9-10am</p> <p style="text-align: center;">Elder Hour Radio Show WMEL 920-AM</p> <hr/> <p style="text-align: center;">10am-1:30pm Family Caregiver Training Weinberg Care Center, Micco 772-664-9996 <i>*Caregiver bring bag lunch</i></p>	<p style="text-align: center;">25 10am-1:30pm</p> <p style="text-align: center;">Family Caregiver Training Brevard Alzheimer's Center 321-253-4430 <i>*Bring bag lunch</i></p>
<p style="text-align: center;">28 10am-1:30pm</p> <p style="text-align: center;">Family Caregiver Training Parrish Medical Center, Titusville 321-268-9144 <i>*Caregiver bring bag lunch</i></p>	<p style="text-align: center;">29</p> <div style="text-align: center;">  </div>	<p style="text-align: center;">30</p>	<p style="text-align: center;">PLEASE NOTE:</p> <p style="text-align: center;">There will be a Volunteer Respite Training Seminar in Port St. John on Saturday, August 2 from 9 AM to 2 PM. Please call 321-268-9144 for more information.</p>	

July 2003

SUPPORT GROUP CALENDAR

Monday	Tuesday	Wednesday	Thursday	Friday
	<p>1</p> <p><i>"Poverty is not the absence of goods, but rather the overabundance of desire."</i> ~ Plato</p>	<p>2</p> <p>1pm Barefoot Bay Caregivers* Weinberg Care Center Bonnie Siefert 772-664-9996</p> <hr/> <p>1pm Early Diagnosed Men Brevard Alzheimer's Center Kathy Young & Leah Michaels 253-4430</p> <hr/> <p>6:30pm Peace Support Group Peace Lutheran, Palm Bay Bonnie Siefert LCSW, 253-4430</p>	<p>3 9:30am Titusville Caregivers Parrish Medical Center Maggie Almeida 321-268-9144</p> <hr/> <p>3-4:30pm Rockledge Caregivers H.O.P.E. Center Kathy Young, MSW, 253-4430</p> <hr/> <p>6pm Sons and Daughters* Titusville Daycare I CANCELLED FOR JULY</p>	<p>4</p> <p>OFFICES CLOSED</p> 
<p>7 9:30am New Caregivers* Brevard Alzheimer's Center Kathy Young, MSW, 253-4430</p> <hr/> <p>1pm Colony Support Group Palm Bay Colony Clubhouse Bonnie Siefert, LCSW 253-4430</p>	<p>8 7pm Indialantic Caregivers Holy Name of Jesus Terry Bergeron, 777-8522</p>	<p>9 12pm Barefoot Bay Caregivers* Weinberg Care Center Bonnie Siefert 772-664-9996</p> <hr/> <p>1pm-Early Diagnosed Men Brevard Alzheimer's Center Kathy Young & Leah Michaels 253-4430</p> <hr/> <p>6:30pm-Peace Support Group Peace Lutheran, Palm Bay Bonnie Siefert LCSW, 253-4430</p>	<p>10 3-4:30pm Rockledge Caregivers H.O.P.E. Center Kathy Young, MSW, 253-4430</p>	<p>11 9:30am</p> <p>Caregivers of Club Members Brevard Alzheimer's Center Kathy Young, MSW, 253-4430</p>
<p>14 9:30am New Caregivers* Brevard Alzheimer's Center Kathy Young, MSW, 253-4430</p> <hr/> <p>10:15am Titusville Caregivers Vista Manor Nursing Home Maggie Almeida, 321-268-9144</p> <hr/> <p>1pm Colony Support Group Palm Bay Colony Clubhouse Bonnie Siefert, 253-4430</p>	<p>15</p> <p><i>"Nothing in life is so hard that you can't make it easier by the way you take it."</i> ~ Ellen Glasgow</p>	<p>16 1pm Barefoot Bay Caregivers* Weinberg Care Center Bonnie Siefert, 772-664-9996</p> <hr/> <p>1pm Early Diagnosed Men Brevard Alzheimer's Center Kathy Young & Leah Michaels, 253-4430</p> <hr/> <p>6:30pm-Peace Support Group Peace Lutheran, Palm Bay Bonnie Siefert 253-4430</p>	<p>17 3-4:30pm Rockledge Caregivers H.O.P.E. Center Kathy Young, MSW, 253-4430</p>	<p>18 9:30am</p> <p>Caregivers of Club Members Brevard Alzheimer's Center Kathy Young, MSW, 253-4430</p>
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Respite News

SpaceCoast Interfaith Coalition

We passed our 8th birthday in April and what better reason to reflect on the origin of the **SpaceCoast Interfaith Program**.

The original funding came from a Robert Wood Johnson Foundation "Faith in Action" grant, a nationwide network of over 1,000 interfaith volunteer caregiving programs being served by 80,000+ volunteers of many faiths. Volunteers help people who have long-term illnesses or disabilities maintain their independence by providing assistance with daily activities. In 2002 more than 12 million hours of service were completed across the nation through "Faith in Action". Several thousand of those hours were done right here in Brevard County.

The ministry started in 1984. The 200th project, the **SpaceCoast Interfaith Coalition**, was funded under "Generation II" in 1995. The founding board included Holy Name of Jesus and Ascension Catholic Communities, Holy Trinity Episcopal Church, Lutheran Church of the Redeemer, Eastminster Presbyterian Church and Mt. Moriah Baptist Church.

In subsequent phases we acquired additional grants for North Brevard and Indian River County and currently have submitted a proposal for South Brevard.

The "Faith in Action" ministry is a traditional "volunteer" program. Service recipients and volunteers "gift" and "reward" one another with time, talent, love and care—everyone wins because the "root" of the motivation to give is the "heart"! Recipients give their trust while volunteers give their compassion.

The growth and strength of the "Faith in Action" movement across the country has given rise to identification of a national spokesperson. What better choice for "Faith in Action" than an "Angel", the celebrated singer and television star, **Della Reese!** She has vowed to personally see to it that the things volunteers do are recognized and people will know they can come and join the programs.

Said Reese, "*Most people want to do something to help, so they ask themselves, 'What can one person do?' 'Faith in Action' is going to give people an answer to that question. I'm going to make sure of that!*"

Thanks to all who have availed themselves to the Interfaith Respite Program: to caregivers who accept help allowing volunteers to fulfill their faith commitments; to volunteers who serve caregivers and care receivers without expecting anything in return; and to former caregivers who have become volunteers for others now that their personal caregiving tasks have ended. Contact **Janet Steiner**, Program Director, at (321) 253-4430.♥

Car Drawing & BBQ

(Continued from Page 1)

It takes a team effort to host such a successful event. We especially thank our event sponsor, **A. J. Hiers** and the **boniface-Hiers dealerships**, and our other 2003 partners:

- ♥ John Courtney, Harbor Financial
- ♥ Minton Cooper, Autumn House
- ♥ Carnegie Gardens Nursing Center
- ♥ Palms Rehab. & Healthcare Center
- ♥ Reddy Ice
- ♥ Perkins Restaurant
- ♥ Indian River Beverage Co.
- ♥ Crystal Springs
- ♥ Florida Today, WWMB, WMEL
- ♥ Southern Thunder

Of course, we could not have managed without the unfailing support of our staff, volunteers and Board of Directors – thank you all!

If you are a classic car fan, we are currently restoring a **1978 Datsun 280Z** that will be painted British racing green with a black interior. The Datsun is a one-owner car that was donated by the son of the man who owned our 1953 MG raffle car and who died of Alzheimer's.

We plan to have it ready in September and sell 3,000 \$25 tickets. All proceeds will be used to complete the \$1 million match for our endowment and help ensure our future financial viability.

We have already acquired the 2004 Car Drawing & BBQ classic car, a 1969 Plymouth Roadrunner convertible. It is original and in mint condition – a beauty! Hope to see you again next year.♥

No Picture Available

Enjoying Kids' Crafts at the BBQ

Daycare News

Food for Thought

(Continued from page 3)

Fresh blueberries are great. Juice is better than nothing but a small amount of fresh is better than a lot of juice, unless you are making the juice from fresh berries just before you consume it. (Pasteurization is the blessing and bane to good health—as it kills harmful bacteria it also deletes most of what is healthful in all juices.)

All colorful fruits are loaded with various antioxidants and are the best Mother Nature has to offer. So are many of our vegetables. But no matter the color a diet rich in fresh and nearly fresh (frozen) fruits and veggies, complex carbohydrates and good hydration combined with moderate physical and mental exercise is the key to maintaining and enhancing mental function.

Good food sources of antioxidants include:

- Vitamin C- berries, citrus fruits
- Vitamin E – cereals, seeds
- Flavonoids – apples, berries, citrus fruit, tea, broccoli, cauliflower, red grapes
- Selenium – garlic, onions
- Lipoic Acid – spinach
- Carotenoids – carrots, spinach, tomatoes, pumpkin

Here is a simple way to incorporate the optimal balance of antioxidants and other health measures into your diet. They are especially good for those who are living with dementia.

**Eat the Rainbow Every Week
Healthy Grains & Water
Can't Be Beat**

**Get Up & Move Those Feet
And Think & Think & Think**

Contact **Leah Michaels**, Director of Education, at (321) 253-4430 or leah@brevardalzheimers.org.♥

Melbourne Daycare

We have had a very active month, lots of entertainment fun and a brand new visitor named **Nipsey**. Nipsey is a miniature show horse. She was accompanied by her owner Lee and her friends Laura and Alex. Many club members had never seen a miniature show horse and were happy to hear a brief history and have an opportunity to pet Nipsey. We all look forward to future visits. We very much appreciate all our volunteers and entertainers. Contact **Jane Farnham, LPN** at (321) 253-4430.♥

No Picture Available

Nipsey & Friends

Titusville Daycare

While some are slowing down because of summer heat, the Titusville Adult Daycare has been steadily offering interesting programs and activities for our clients.

In May we celebrated May Day with a real maypole, Mexican Independence Day (Cinco de Mayo), and Memorial Day with a family style cookout. We were happy to have the extended families of our clients with us that day for some family fun.

We are offering a new class to anyone interested in **Transitions in Aging**. The class walks families through the stages of aging from independence to dependence and discusses how to talk about future caregiving needs with family members including siblings and adult children, outlining “care plan A,B,C, and D”, legal documents and the financial angle of caregiving. The final class of the course includes a Resource Fair and a tour of the Titusville Adult Daycare, local assisted living and nursing homes. Maggie Almeida facilitates this course and 18 people come through on the tour. Contact **Michelle Warren, Daycare Director**, at (321) 268-9144.♥



Senior Watch

Special Insert to *The Light* -- July 2003

Aging with Dignity

With the rapid increase in the senior population in Brevard County, we believed it would be beneficial to make local information available on a continuing basis that might help us "age with dignity". After all, with 94,000 of us over age 65 it makes sense to focus on the wonderful programs we have in Brevard County to assist those in need.

We will concern ourselves with various aspects of aging and ask that you participate by making known your questions and comments so that "homegrown" information can be disseminated throughout the county. In this way we all can be better informed.

For instance, how many of you know that free help can be obtained through Community Care for the Elderly to help "senior safe" your home by installing grab bars and other items? Simply call 631-2746 and ask for help.

In the nine years I have been associated with the former Alzheimer's Association East Central Florida Chapter and now the Brevard Alzheimer's Foundation, I have become aware of the many partnerships and supporting forces that exist in Brevard to help people. Two related initiatives have emerged recently to harness such collaborative energies.

On February 20, 2000, our county commissioners established the first **Commission on Aging** to help plan for the future of the elder population in Brevard County. The vision of the commissioners was the development of a community that supports, accommodates and values aging.

The Commission is very much in its initial growth stage but with your support can become a major player in developing forces to help all "age with dignity".

The second initiative is **Brevard Tomorrow**, headed by a broad based consortium of Brevard County investors and charged with creating a comprehensive and sustainable strategic plan for the county. Goal 1, "Promote cooperation and communication among public, private and non-profit

organizations," is most commendable and can be worked in conjunction with the Commission on Aging.

With community support these two planning efforts can reinforce each other, thereby capitalizing on the synergistic effect of separate forces working toward a common goal.

With your assistance, one of our tasks will be to mobilize the collective wisdom of the people of Brevard County to develop information for our county commissioners and State of Florida Legislative Delegation. This information will help them set and accomplish goals to assist seniors as they strive to "age with dignity".

Perhaps it is incumbent upon us, the 94,000 seniors in Brevard County, to more carefully explore our perceived needs and unite as we develop our goals and educate those "in charge". We do have a wonderful care system in Brevard County but that does not mean we can't do a better job of building infrastructure and programs to improve the quality of life of elders and those who care for them.

It will be our task on the weekly radio show "The Elder Hour", which airs every Thursday from 9 AM to 12 PM on WMEL AM-920, and through *Senior Watch* to be repetitive, to publish phone numbers for local resources, and to tell you where to go for specific help.

This will be a newsletter about needs and problems and the programs of assistance for us in Brevard County. To make it meaningful, I ask you to act as "investigative reporters, bringing to light the dilemmas that beset us all in order to determine the solutions that may be close at hand or which are needed.

To reach me, call the Brevard Alzheimer's Foundation at 253-4430 or contact WMEL radio station at 254-2282. I look forward to the work ahead and feel confident that a team of 94,000 will have an impact. Contact **Joe Steckler**, Senior Watch Editor, at (321) 253-4430. *



Senior Watch

Special Insert to *The Light* -- July 2003

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## Nursing Home or Hospital Rehabilitation?

Where would you want to go if you needed rehabilitation services resulting from a stroke, Parkinson's, fractured hip, joint replacement or amputation – Sea Pines, HealthSouth or one of our local nursing homes? My preference would be a rehabilitation hospital where I would have access to all necessary services.

There is a move in Washington, D.C. wherein a government agency, the **Centers for Medicare and Medicaid** (CMS), is trying to change a rule (the 75 Percent Rule) that could force seniors to go to nursing homes for rehabilitation needs. By changing the rule, adult rehabilitation hospitals would lose beds, access problems would be created and recovery jeopardized.

The twenty-year-old rule now in effect allows doctors to make treatment decisions, a plan that will be eliminated if CMS changes the current modus operandi. Changing the rule would deny current treatment options to seniors and disabled persons and limit a physician's ability to practice medicine based on each patient's needs, thereby putting the recovery of persons in need of comprehensive rehabilitation at much greater risk.

Florida has the second highest number of those over 65 in the U.S. Any change to the 75 Percent Rule will result in undesirable treatments for many seniors. For information on how you might help prevent a rule change, contact "Concerned Physicians and Clinicians of HealthSouth" at 800-217-8019 or [www.healthsouth.com](http://www.healthsouth.com).

So that you will have the best information possible on the impact of the aforementioned rule change, the fact sheet in the next column contains information pertinent to the topic.

## ***What is a Rehabilitation Hospital?***

- A specialty hospital offering comprehensive rehabilitation services following injury or illness that results in a loss of function, such as
  - Stroke
  - Parkinson
  - Fractured hip
  - Joint replacement
  - Amputation
- Staffed by physicians specially trained in Physical Medicine and Rehabilitation who coordinate your care with a team of specialists (nurses, therapists, etc.)
- Rehabilitation services typically include physical therapy, occupational therapy, speech-language therapy, neuropsychological, rehabilitation nursing, nutritional counseling and social services

## ***What does Medicare pay for?***

- An admission to a rehabilitation hospital is covered under Medicare Part A
- Medicare benefits for a stay in a rehabilitation hospital are the same as benefits for a regular acute care hospital stay
- Your physician services while you are in the rehabilitation hospital are covered under your Part B benefits

## ***Issues regarding the 75 Percent Rule***

- Admission to a rehabilitation hospital for Medicare beneficiaries may be jeopardized in several ways
  - Government indicated Medicare beneficiaries who have had a hip or knee joint replacement could receive their rehabilitation in a nursing home rather than an in-patient rehabilitation hospital that specializes in this service
  - Your physician may be limited on how to care for you because options for choosing



# Senior Watch

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the most appropriate rehabilitation program will be limited

- This could impact on YOUR health
 - You may not be able to get the specialized services provided by your rehabilitation hospital that will help you get stronger faster
 - You may have to go to a nursing home

Contact **Joe Steckler**, Senior Watch Editor, at 253-4430. *

Advocacy Coalitions Educate Legislators

The 2003 Legislative Session moved into special session in May to finalize this year's budget and programs. The Community Care for the Elderly (CCE) Coalition tracked 37 Aging-Related Senate Bills and 29 Aging-Related House Bills under consideration.

The real impact is not yet known and, as always, hinges on the budget. Governor Bush requested a \$7 million increase in the CCE program, but the hope is that there will be no decrease.

These state general revenue funds, along with federal Older American Act funds, provide home and community-based services for seniors. The funds flow through the Florida Department of Elder Affairs (DOEA) to 11 Area Agencies on Aging in Florida, providing both direct and contracted services to help seniors maintain their health and independence.

Newly formed **Volunteer Senior Advocacy Coalitions** in Central Florida and other groups such as the Florida Council on Aging are focused on supporting the CCE program this session.

CCE is a critically important home and community-based long-term care program that serves frail elders who have not, or cannot qualify for Medicaid. CCE keeps people out of nursing homes by providing help with bathing, preparing meals, doing laundry, and other essential personal and homemaking services. Thousands of frail elders are waiting for this support.

The Senior Resource Alliance produced "Issue Papers" that coalition members delivered to the legislators prior to the session. During these meetings, volunteer advocates helped legislators understand the growing numbers of elders in their districts as well as growing needs. Community needs assessments repeatedly show that a little assistance can make a big difference in an elder's ability to remain independent.

Transportation, affordable housing, homemaking, and personal care are at the top of the list each time elders are polled. Quick facts help legislators understand these growing needs:

- ❑ In Central Florida, there are 344,000+ persons over 60 and 11% live below the poverty level.
- ❑ The average client is an 82 year old, low-income female who lives alone.
- ❑ Statistics show that a potential 40,000 elders in central Florida will need supportive services from a system that can barely serve 10,000.
- ❑ Without intervention an elder's condition can escalate to more expensive service needs.

The trend over the past 10 years has been for the state to transfer state CCE funds into the Medicaid Waiver program because for every 44 cents of state money, 56 cents of federal money can be drawn down. On the surface it is good to be able to almost double funding in Florida for senior programs. The problem centers on those eligible for services.

Almost 90% of the elder population is above poverty level. Many elders do not qualify for Medicaid yet are unable to afford service. These are typically the clients served by CCE. If CCE funds are depleted through transfers to Medicaid waiver programs many clients will be without needed intervention. The unfortunate outcome is that more clients move into Medicaid programs with more expensive care plans.

The answer can be found in a balanced continuum of care that offers health promotion, disease prevention and intervention programs. And, there is another strategy that doubles revenue. In a "Shared Cost Program," consumers order the services they need from a pool of pre-qualified vendors and pay a



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portion of the cost based on their ability to pay. Some are able to pay more than others, but more revenue means more capacity to serve those in greatest need.

The collaboration of advocacy groups summarized the issue well: "Florida spends only 14% of its long term care budget on community-based alternatives, compared to the national average of 21.7%. Also, Florida's home-based focus has increasingly become Medicaid-dependent. If this pattern does not change soon, more and more of Florida's frail elders will fall through the cracks."

Contact **Dr. Doug Beach**, CEO, Senior Resource Alliance, at (407) 228-1802. *

LTC Insurance Looms Valuable in a Bear Market

Imagine this: you are invested in the market, your investment portfolio is down 12 percent and the market continues its downward slide; you have no idea when the market will turn around, what do you do?

You may sell and go to something less risky or if you're a seasoned investor, you'll dig your heels in and ride it out. But riding out a bear market produces some changes. You'll typically become more frugal and spend money only on what you consider necessary because "times are bad".

Now, picture this: you are in this bear market and you have a long term care need. Without long-term care insurance you will need to spend about \$28,000 per year to receive low-level assistance at home. If you need nursing home care your annual cost could be as much as \$48,000 in our central Florida area.

Having such a costly, unexpected and unavoidable recurring expense during a bear market would be an investor's worst nightmare. Imagine not only having to liquidate funds to pay this expense but also having to face the taxes that come with selling an investment. This is a situation to be avoided.

You can easily avoid this financial crunch with the inclusion of long-term care insurance in your financial

plan. It is more prudent to utilize this insurance to pay the cost of your care. Instead of having to use large sums of your investments, you shift the expense to an insurance company.

The extra capital the insurance provides helps you and your family manage your care needs more effectively by allowing you to separate yourselves from the exorbitant cost of this care and focus on the services available that will make your disability more comfortable for all. Instead of hiring the bare minimum help to keep the cost down, you actually hire the quality and quantity of care you need.

Having long term care insurance to pay the care expenses allows the family unit to function as normally as possible during an otherwise difficult period.

Contact **Jeff & Gwyneth Shick**, Asset Protection Concepts, at (321) 728-0821. *

Florida's Community-Based Diversion Project

General Approach. The Community-Based Diversion Project is designed to demonstrate the integration of medical and long-term care through the application of managed care principles and reimbursement. Under the authority of a Medicaid 1915(c) waiver, participating HMOs are paid a monthly capitation rate to provide, manage and coordinate a comprehensive array of long-term services and medical services for persons who are dually eligible. Enrollment is voluntary and limited to very frail persons who are at a high risk of nursing home placement.

What this means is that \$68,000,000 of new care monies is available to provide home care, daycare and other services. Eligibility is limited to those over 65 who require help with activities of daily living or who have a diagnosis of Alzheimer's or certain degree of frailty.

There are a host of services available and paid for through Medicaid waiver dollars. I urge you to contact the Brevard Alzheimer's Foundation office in Melbourne at 253-4430 and ask for Mr. Jasper



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Warren. Or you may contact Michelle Warren in Titusville at 321-268-9144 or Elaine Oakes in Micco at 772-664-9996.

These are new care dollars that will serve 1,800 new clients across Florida. If you or a friend want to check your eligibility, call the persons named above as soon as possible. If you cannot contact one of the persons named above, please call the Brevard Alzheimer's Foundation at 253-4430, give your name and phone number and you will be contacted.

The Florida Community-Based Diversion Project is designed to help you keep your loved one at home in a care setting he/she likes and where you want them. Do call to ascertain details of program. **Contact Joe Steckler**, Senior Watch Editor, at (321) 253-4430. \*