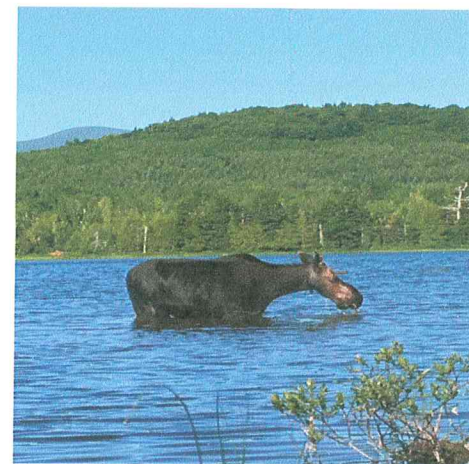


Coventry Service Program Newsletter

Volume 3, Summer 2017

www.coventrycarelink.com



Welcome to the Summer 2017 Newsletter for the Coventry Service Program, a free component of the LifeStyle Solutions long term care insurance products, available to policyholders.

New Website Launched!

This spring we completed a re-building of our website, to make it easier to navigate, understand and locate what you need.

Using a simple scrolling format - it is easy to navigate whether you read it from top to bottom or by jumping from the tab bar topics on the front page. Whether you want to explore what we mean by "Aging Well" and our wellness model, what's included in the Coventry Service Program, who to contact, or the research upon which our initiatives are based; it is all just a "click" away at www.coventrycarelink.com or lifestyle-solutions.org. Visit soon!



Smart Moves: Protecting Yourself Against Scams and Fraud

You know times have changed when former con artist Frank Abagnale, subject of the movie *"Catch Me If You Can"*, has become AARP's Ambassador on fraud! There are lots of scammers out there trying to steal other people's resources; but with some knowledge about how they work, you can take practical, consistent steps to keep yourself safe. And if someone cons you – the best thing you can do is reach out for help, whether to the Coventry Service Program, trusted ones or your state attorney general's office; to interrupt the exploitation. Recognizing scams is the first defense - here are common ones:

- ▶ The *"Promise of a Freebie"* scam typically offers something like a free vacation, unclaimed property, or fake prize winnings if you will send money or financial account information to pay some fees or taxes before it can be released to you. If it sounds too good to be true – it usually is!
- ▶ The *"Threat"* scam pretends to be the IRS, a utility or tech repair company; and threatens a fine or loss of electricity or a computer crash if you do not send payment to them for an alleged bill, fine or repair. Or they may pretend to be a grandchild in trouble, who needs emergency cash sent to them. Organizations like the IRS and electric companies send notices by mail, not phone. In the case of the fake grandchild call – pause, calm your emotions, and say you have to call another family member. In all cases, hang up! (cont'd on page 3).

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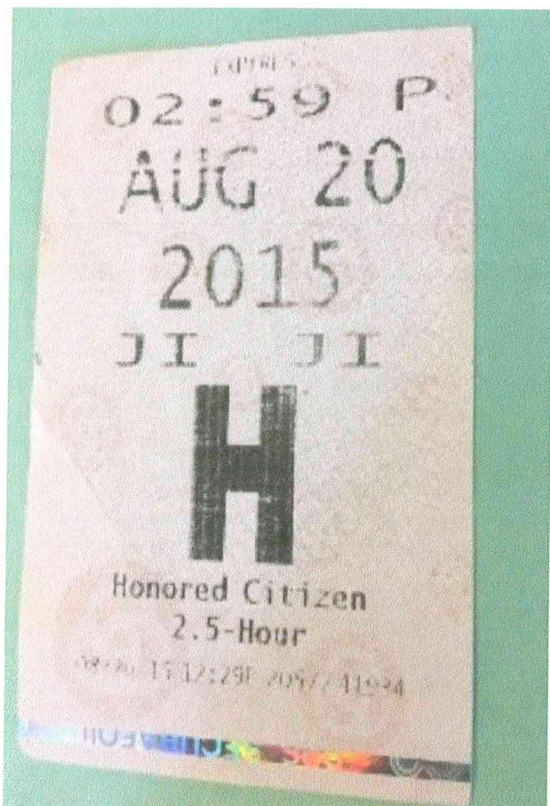
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Equipping you to be an informed consumer

This newsletter provides information to help you make smart proactive decisions about some of the issues that may come your way. Your suggestions about what else you would like to hear about are always welcome!
serviceprogram@coventrycarelink.com



"Honored Citizens":

Talking about the Concept of Age

On a visit to Portland, Oregon several years ago for a niece's wedding, my husband and I took the bus downtown. I was tickled to look at the ticket and see that it identified me as an **"Honored Citizen"** for this trip, a reference to people of a certain age that I had not heard before.

Lately, I have been reading about research that suggests we re-frame or adjust our attitudes about aging, because *"aging is misunderstood and misperceptions create obstacles"*, both personally and for our communities.

The aging of our population is one of the biggest demographic changes in history. If we can adjust our expectations and attitudes, the aging population could yield an incredible **"longevity dividend"**, as Americans gain an average of two extra decades of life in which to make social, civic, and economic contributions. On the other hand, ageism is discrimination based on fatalistic prejudices about age, and hurts all of us. If we fail to shift our thinking,

perpetuating expectations of decline and negative stereotypes about older people; we risk limiting the contributions older people can make, the vitality they can add to our society and the problem solving insights they can bring to the challenges of the communities in which we all live.

Our work in the Coventry Service Program is evidence based, using research that has documented not just the importance of taking care of our physical selves, but of the great need for us to stay socially connected and to find meaning by making contributions throughout our lives. *That is why our phone based assessment for risks that could affect your independence asks questions ranging from your social connections to whether there are potential fall risks in your home.* It is also why we have taken a pro-active stance with our policyholders to help them maximize the options they have.

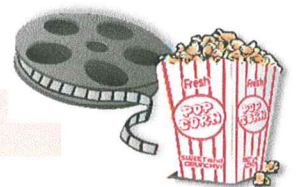
As one author says *"Aging is a dynamic process. As we age, we accumulate experiences, insights and wisdom. This process sparks new ideas, propels us toward new goals and advances our communities. To fully capture the massive energy of our ever-aging population, we need to think differently ---and innovatively. The good news is that we have already begun to."*

So on that Portland bus, I was happy to be identified as an "honored citizen", because instead of being viewed as diminished due to my age, it gave me the sense of being valued. As we all age, it is something I wish for every one of us. Ms. Phyllis Bailey, Director, Coventry Service Program.

MOVIES FOR "GROWN UPS" WE'D RECOMMEND

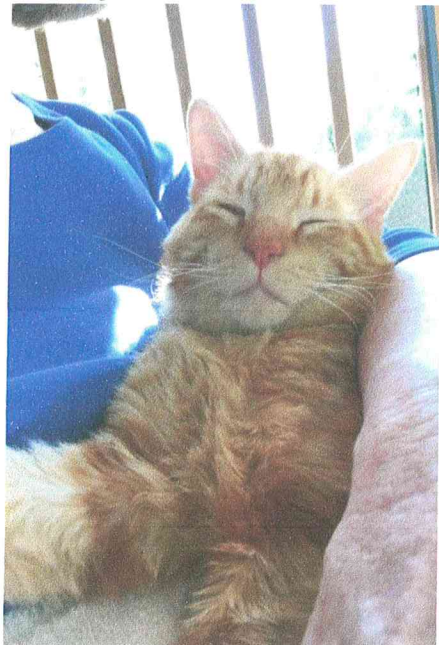
Going in Style (2017): Stars Michael Caine, Morgan Freeman and Alan Arkin as lifelong buddies who decide to knock off the very bank that absconded with their pension funds. Complete with the banter of close friends, a dose of irony and comedy, this movie was fast paced and over before you knew it. These 3 actors prove that you are as young or old as you feel, and they had fun doing it!

Thanks to all of the Coventry Service Program Team members for their contributions to this newsletter. PB.



"I Get By With a Little Help From My Friends": New Research on the Importance of Social Connections

Social connections are important because they affect not only our physical health but also our mental and emotional well-being. **One recent study showed that lack of social connections is a greater detriment to health than obesity, smoking and high blood pressure.** According to another study by AARP, risk factors for social isolation can include: living alone, impaired mobility, experiencing a major life transition - especially the loss of a partner, living in a rural location with transportation challenges, having a small social network or limited community connections, being a caregiver,



modest income, self-esteem challenges, or speaking a language different from the majority of the population. Thankfully, our wellness is heavily influenced by the **choices** we make - across all of the dimensions of our lives, and we can strengthen our social connections.

Social interactions not only enrich our lives, they also keep our brain engaged and active. Activities that broaden your social connections can include group exercise sessions, volunteering, sharing a meal or taking a class that interests you! For example, libraries, senior centers, community colleges and churches offer a range of classes and groups; from computer training to art classes to support groups and more. Six in 10 adults say they are encouraged to learn new things and take better care of their health due to their social relationships. Nearly one in 10 people own a pet, finding them a great

source of companionship and love. For some people, owning and taking care of a pet may not be an option, but perhaps volunteering at an animal shelter is. New computer skills may help you stay connected to those grandchildren, nieces or nephews. To make sure that isolation does not become a risk to your wellness, pick some types of social engagement that work for you and keep at it! If you need some help with ideas and local resources, give the Coventry Service Program a call at 1-855-865-4114. (From Mary Jameson, Wellness Specialist and Ops. Manager.)



Smart Moves: Protecting Against Fraud (cont'd)

A "**Cozying Up to You**" scam preys on a person's desire for love, respect or companionship to gain access to their financial resources. It may happen through a staged romance on a dating website where attraction & love are professed quickly, with a request for financial help soon after. Or an on-line organization may promise to interview an individual and publish his/her biography, contingent on substantial payments upfront. Sadly, this kind of scam happens sometimes with paid caregivers or family who solicit financial help/gifts for their own needs after building close relationships with the target.

Some Tips for protecting yourself:

- Create strong passwords on devices with a mixture of letters, numbers and symbols; not using the same one on different accounts.
- *Don't give out personal information* over the phone, the internet or through regular mail unless you initiated that contact - especially Social Security or bank account numbers or passwords.
- If you receive a communication by someone claiming to be your financial institution, don't respond. Instead, contact the institution by a number *you* know to be correct.
- Hang up on people (scammers manipulate folks by preying on their politeness) or better yet, don't answer. Legitimate calls usually **leave a voicemail**.
- Be careful about what you post on social media, by not including birthdate, address or travel plans in profiles and postings.
- Don't use your smartphone to store credit card and bank account log-in information.
- Be wary of "*helpers or friends*" who start asking you for money. Your planning and carefulness keeps you in charge!

From Linda Morrisette, Wellness Specialist



Creativity Corner:

10 Reasons to Free Your Inner Artist!

- ★ Because it creates joy!
- ★ It can get you out of the house!
- ★ You can still learn new tricks!
- ★ It can reduce Doctor visits!

Read the rest of the list in a great short video on the Next Avenue blog at:
www.nextavenue.org/reasons-to-do-art/

Special thanks to Jane Vachon of the Coventry Service Program for sharing the original painting above.



Fraud Prevention Resources

AARP is a terrific source for information on fraud prevention at **aarp.org**! Explore the **AARP Fraud Watch Network**, and articles like:

- ★ *Scams That Target Older Americans,*
 - ★ *Beware of These Smartphone Scams,*
 - ★ *10 Ways to Protect Yourself From ID Theft,*
 - ★ *How to Beat the Grandparent Scam*
- And don't forget, you can call us for help at the Coventry Service Program! (1-855-865-4114)

Communicating with Love: Tips for Caregivers to People With Memory Impairments

We have heard from many of our policyholders that they are currently care partners to family members or friends with whom communication can be challenging if memory impairments have developed.



Lately I have been reading the book “Learning To Speak Alzheimer’s” and found this quote that seemed to capture the essence of communication when Alzheimer’s or other memory impairment is present.

“Remember that the emotions behind failing words are far more important than the words themselves...and it is the emotions that need to be validated. Although many losses occur with this disease, assume that the person can still register feelings that matter.”

While language and memory may be getting lost, emotions and feelings are still there. So *go on the journey with your loved one* and do what you can to promote their emotional

comfort. Here are a few tips that may help:

- ★ Use a gentle, pleasant tone of voice, and smile while you are with them. Keep your body language warm and non-threatening.
- ★ Call the person by the name he/she prefers and make eye contact. Stoop or sit at eye level so they can see you from the front. Work to keep two way communication going as long as possible.
- ★ Keep talking to your loved one as an adult, with dignity. Speak slowly and clearly.
- ★ Give simple short directions, one step at a time.
- ★ Try not to argue, especially about what day or year it is, where you are, who is alive or dead. It just does not matter, and makes them feel failure over the memory loss.
- ★ Avoid asking questions that imply they ought to know something, or finishing their thoughts while they are trying to respond.
- ★ Ask for what you want as specifically as you can. Use simple short words and sentences. You can guide with gestures and words.
- ★ Avoid ordering them around with the words “No” or “Don’t”.
- ★ Seek respite before you are at the point of exhaustion. Seek ways to share the care and reduce burnout, like using an adult day service program periodically.



Try This

If you have to ask a question, ask it as specifically and simply as possible. For example, give two choices: “*Would you like fish or chicken for dinner?*” rather than asking “*What would you like for dinner this evening?*”. If two choices are too much for your loved one to answer, and you notice she/he is not responding, you can just say: “We are having chicken for dinner – doesn’t that smell good!” Or “Dinner is ready now. Let’s eat.”

In other words, simplify. Use simple short sentences and wait. Patience and time are important, too. Slow movement that is not hurried can communicate to your loved one that you are available to be in the moment with them – that they matter to you. What makes you feel listened to, can also make another person feel like they have been heard.

To explore more – take a look at: A) *Caring for a Person with Alzheimer’s disease: Your Easy-to-Use Guide*, free from the National Institute on Aging. Publication No. 15-6173. B). *Learning to Speak Alzheimer’s*, by Joanne Koenig Coste.

From Jane Vachon, Wellness Specialist

Medicare Moment – At the Hospital, What Difference Does It Make If Are You “Admitted” or “Under Observation”?

LifeStyle Solutions long term care insurance policyholders often call the Coventry Service Program with questions about Medicare. Recently we have gotten several questions from policyholders about the difference between **being admitted** to a hospital or **being under observation** there. For the most definitive information, we refer you to your health insurance company and to [the Medicare.gov website](http://the.Medicare.gov). The question of being admitted to a hospital versus under observation can be confusing and has very significant financial ramifications; so we are offering some simple information here.

Key Questions	Hospital Admission	Observation status
1) Why does this matter?	<p>A) Hospital Inpatient services are covered by Medicare Part A, subject to deductibles, regulations, etc. <u>This in-patient status must be ordered by your attending physician as medically necessary.</u></p> <p>B) If the patient needs follow-up care in a skilled nursing facility or SNF (such as for rehabilitation, not chronic care), Medicare will only pay for patients who have had a <u>3 day in-patient hospital stay</u>. Your status affects how much you pay for hospital services and what Medicare will cover, both in the hospital and in a SNF.</p>	<p>A) Observation status is not covered by Medicare Part A, rather it is billed through Medicare Part B. When people in the hospital are classified as <u>on observation or outpatient status</u>, they may be charged for services that Medicare would have paid if they were admitted as in-patients. This can leave individuals with very significant financial bills for hospital charges, medications, etc.</p> <p>B) Also, Observation status does not count towards the 3 day minimum hospital stay needed to trigger Medicare payment for follow-up skilled nursing facility care (SNF). The observation status patient will be responsible for all of the associated costs in the SNF.</p>
2) How is Admission defined versus Observation? What's length of stay?	<p>This is a person usually admitted for two midnights or greater. The patient's condition must have been such that the level of care required could only have been provided in a hospital, and that the patient required skilled services (from a registered nurse, physical therapists, etc.) Such as a person having major surgery who is expected to recover for a few days in the hospital.</p>	<p>This is a person who is in the hospital with an expected stay of one midnight. May have been seen in the emergency room, laboratory, imaging center, or had day surgery with the expectation of going home that day.</p>
3) How can you clarify your status? What can you do?	<p><u>Ask “Am I a Hospital In-patient Or Outpatient? Am I in Observation status? Why?”</u></p> <p>Ask the attending physician to explain in detail to the hospital why she/he believes it is medically necessary for you to receive services in the hospital.</p>	<p><u>Ask “Am I a Hospital In-patient or Outpatient? Am I in Observation Status? Why?”</u></p> <p>Ask the doctor to write an order <u>to formally admit you</u> to the hospital as medically necessary. If the hospital tells you it is changing you from inpatient to outpatient/observation status, the doctor has to agree and the hospital has to notify you in writing before discharge. Ask the doctor not to agree to the observation status change.</p>
4) What can help? The NOTICE Act: the Notice of Observation Treatment and Implication for Care Eligibility Act, effective March 8, 2017	<p>--The MOON notice (see right) must be given if someone is not given in-patient status in the first 36 hours at the hospital.</p> <p>--On the first page of the form, after name and case number, there is a blank space for the hospital to write in the reason the patient is not admitted as an in-patient.</p> <p>--On the back, the hospital (<i>if it chooses</i>) may add information about hospital charges, coverage, payment for post hospital care, medication charges, cost sharing responsibilities, how to contact hospital staff, etc.</p>	<p>-- A Medicare Outpatient Observation Status Notice (or MOON) of NON in-patient status must be provided within 36 hours of arrival at the hospital, in the MOON form that went into effect March 8, 2017</p> <p>--An acute care hospital must give oral and written notification to patients who are classified as outpatients or are on observation status for more than 24 hours.</p>

If you want to dig a little deeper, especially since the regulations change frequently, another good source is the Center for Medicare Advocacy at medicareadvocacy.org from which we gathered some of this information for you.

From Phyllis Bailey, Director



**WE WILL BE CALLING YOU TO CHECK-IN!
PLEASE TAKE A MOMENT TO TALK WITH US!**

The Coventry Service Program is designed to promote the vitality of our policy holders, and to work with you to decrease risks that could threaten your independence as you grow older. So we will be calling from our Toll-Free number of 1-855-865-4114 to check-in and we really hope you will answer.

We need:

- ▶ An update on you
- ▶ Your ideas about what is helpful.

You can call us as well! You may remember in addition to check-in calls, we also offer: ☒ Consultation and information at any time on whatever may be on your mind. ☒ A research based phone assessment of your risk for conditions that could threaten your independence, paired with feedback on suggestions and resources.

Let's talk soon!

Policyholders can contact us at:

Coventry Service Program

174 South Freeport Road, Suite 2-C
Freeport, Maine 04032

Toll-free at 1-855-865-4114

serviceprogram@coventrycarelink.com

www.coventrycarelink.com

Coventry Service Program
174 South Freeport Rd. Suite 2-C
Freeport, Maine 04032