



This newsletter may also be viewed as a PDF at www.PierceADRC.org “News & Events.”

NETWORKING OPPORTUNITIES

Aging and LTC Providers Network

First Thursday of each month, 8 – 9 a.m.
Lighthouse Senior Center, 5016 E. “A” Street, Tacoma
Contact [Bob Riler](#), ADR, 798-7384
Dec 4 – “A Firefighter’s Point of View on Fall Prevention” with Ed Hrivnak
Jan 1 – No meeting

Health Care Providers Council of Pierce County

Second Thursday of each month, 7:45 – 9 a.m.
Narrows Glen, 8201 Sixth Ave, Tacoma
(Breakfast \$6; Coffee \$2)
Contact Melissa Martin at (253) 752-6870
Dec 11 – Christmas Party

Bridging the Gap

Second Friday of each month, 9:30 – 11:30 a.m.
Darol Tuttle Law Offices, 732 Broadway, Suite 202, Tacoma
Legal news, new ideas, networking for professionals

East County Providers Network

Third Tuesday of each month, 8 a.m.
Location varies monthly.
Contact Laura Fehrenbacher, Stafford Suites, (253) 862-1818 or lauraf@staffordcare.com

SASH Coffee and Networking for Pierce County

Ports of Call Restaurant
First Wednesday of each month, 8:30 – 10 a.m.
Dec 3 – La Quinta Inn Tacoma, 1425 E. 27th St.
Contact Rebecca Bomann at Rebecca@sashservices.com or (206) 501-4375

South End (King County) Coalition

Third Wednesday of each month at 7:45 – 9:30 a.m.
Dec 17 – GenCare - The Lodge At Eagle Ridge, 1600 Eagle Ridge Dr S; Renton
Schedule of meeting locations and times at www.secoalition.com

Aging Smart – Gig Harbor

Fourth Thursday of each month at 8:30 – 9:30 a.m.
Sound Vista Village, 6633 McDonald Ave, Gig Harbor
Contact [Rebecca Rainsberger](#), (253) 509-2340

LOCAL SERVICES

ADR Services Highlighted on Pierce County TV

The Pierce County Television (weekly) news program featured a story on the services and benefits of the Family Caregiver Support Program (FCSP). The [story focused on an older couple](#) in Sumner who are receiving respite care and other assistance through the program with the help of case manager Lisa Troyer. Get more information about the FCSP by calling the Pierce County Aging & Disability Resource Center at (253) 798-4600. The program also featured an [interview with Linda McCone](#), a certified Long Term Care ombudsman who provides workshops on “Dementia: Setting the Record Straight.” Workshops can be arranged by contacting the Pierce County LTC Ombudsman Program at (253) 798-3789.

Input Invited for Washington State Plan on Alzheimer's

The Washington State Alzheimer's Disease Working Group (ADWG) is working to develop the first state plan to address Alzheimer's Disease. The ADWG is currently hosting a survey to gather input on how the State of Washington, along with public-private partners, can address the growing impact of Alzheimer's disease and related dementias here in Washington. The group is interested in hearing from the public who are impacted by memory loss, Alzheimer's disease and related dementias including older adults; people with memory loss, Alzheimer's or other dementia; concerned friends/family members; family caregivers or care partners; paid or volunteer social service, health or long-term care workers; and advocates. All responses are anonymous and will provide the ADWG with key information to shape strategic plans and policies to address the impact of Alzheimer's and other dementias. [Take the survey](#) before the end of December. [More information on the Alzheimer's Disease Working Group](#) or contact Lynne.Korte@dshs.wa.gov.

Strategic Plan for Pierce County Developmental Disabilities

Pierce County Community Connections Developmental Disabilities program staff and Advisory Board are in the process of putting together the priorities for our strategic planning initiatives which will shape our strategic plan over the course of the next 5 years. Part of this process is getting input directly from service recipients and/or their families. The [online survey](#) is specifically designed to gather information from service recipients on the DD services they receive and how well it meets their needs. Deadline: Dec 31, 2014. Families with special needs to complete the survey can contact [Michelle Duffy](#) at (253) 798-2818 and we will work on appropriate accommodation.

Get a Quality, Low-cost Health Insurance Plan

A good health insurance plan can protect you and your family from huge medical bills. Plus, it helps keep you healthy. At [Washington Healthplanfinder](#), you can find, compare and enroll in the health plan that's right for you and your family. You can compare plans side by side without the guesswork and fine print. And there are now twice as many health plans available for 2015. More than one million people have already signed up for coverage through [Washington Healthplanfinder](#), and 85% got financial help to pay for their new health plan. The average monthly premium is \$100 after tax credits. Free health plans are also available. Open enrollment period is from November 15, 2014 – February 15, 2015. You can enroll year-round if you qualify for Washington Apple Health. [Visit the website](#), talk with a broker or call 1-855-WA-FINDER toll-free to get answers and get covered.

Customers Need to Review Tax Credit Amounts

Washington Healthplanfinder is urging customers who are renewing their Qualified Health Plan coverage this year to carefully review their expected tax credit amount in 2015. Most customers will see changes to their tax credit amounts based on 2015 rates for the second lowest cost "Silver" level health plans across the State, which are used to calculate tax credits under the Affordable Care Act. The next open enrollment starts on Nov. 15, 2014 for coverage beginning in 2015. Residents may sign up or renew their health plans on Nov. 15 by visiting www.wahealthplanfinder.org.

2015 "Challenges in Caregiving" Open for Vendors

Registration is now open for vendors at the 22nd Annual "Challenges in Caregiving: Giving Care, Taking Care" Caregiver Conference. The conference will be held on June 1, 2015 (first Monday in June) at the Tukwila Community Center in Tukwila. The conference provides current practical information and skills that caregivers may use in their daily caregiving responsibilities. Over 400 participants are expected to attend the conference. The conference presents an excellent opportunity to connect businesses with caregivers while providing participants valuable information and materials related to caregiving. Space and facilities are limited to approximately 43 exhibitors on a first come (registered/paid) basis. Contact [John Mikel via e-mail](#) or (253) 798-2823.

Georgian House to Close

The [Avamere Georgian House of Lakewood is closing](#). The facility intends to cease operations on Jan. 16. Residents are being offered the opportunity to transfer to Avamere Skilled Nursing of Tacoma, a sister nursing facility located 10 miles away, or to other facilities of their choice. Care at Georgian House was focused on individuals with behavioral, psychiatric, and mental health needs. Closure was prompted by the building being too old and not spacious enough to provide for needed services. The sister Tacoma facility is undergoing remodeling. It is hoped that some of the 69 current employees may be rehired to serve at the sister facility in Tacoma. The Georgian House can accommodate 73 residents. Avamere Skilled Nursing of Tacoma can accommodate 102.

Memory Care Support Group at Spring Ridge

This group is an open forum where you can share your concerns about the disease process, learn practical insights and meet new friends. Meetings are free for friends, families and caregivers. Facilitated by Chris Overmyer who has a masters in Counseling from PLU and has personally walked the journey with his mom. Held the second Thursday of each month at 2 p.m. at Spring Ridge Assisted Living and Memory Care, 6856 E. Portland Ave in Tacoma. RSVP to (253) 474-1093.

Associated Ministries Community Resource Guide

Associated Ministries has updated its popular Community Resource Guide. The guide was created to be a concise resource guide for people needing housing, food, and other resources and services. [Download the guide](#) on the AM website.

Giving Tuesday is December 2nd!

Rebuilding Together South Sound joins the National #GivingTuesday movement to encourage Spending With a Purpose. On December 2nd, join the movement to improve your local community by giving back to create a better world and focus your spending on giving as well as purchasing. Visit www.givingtuesday.org to learn more.

FTJ Provides Nursing Scholarship

For the last four years Franke Tobey Jones has been providing an academic scholarship for a Tacoma Community College nursing student who is focusing on geriatric care. This year the \$3,000 scholarship was awarded to Zoisha Molden on November 4th at the TCC Foundation 2014 Scholarship Recognition Dinner on the campus of Tacoma Community College. [Read more](#).

LeadingAge Washington Announces 2015 MDS 3.0/RUG IV Distance Learning Series

LeadingAge Washington and Plante Moran have teamed to offer a series of affordable, up-to-date distance learning educational sessions about the process of completing the Minimum Data Set (MDS) 3.0, and the impact of its accuracy. The MDS is the focal point of everything in long-term care (survey, quality measures, Five-Star, corporate compliance, Nursing Home Compare data, and reimbursement). [More online](#).

County Urges Residents to Prepare Now for Flood Season

Pierce County residents should prepare now for flood season to keep their family and property safe. Residents can prepare by purchasing flood insurance, keeping storm drains clear of debris and leaves, and storing valuables and household chemicals above flood levels. Individuals also encouraged to create a family plan that identifies a safe route from their home, school and work to high ground, a meeting place for family members in case they are separated, and an out-of-state contact to call if local phone lines are busy or down. An emergency kit should include at least a seven-day supply of food and water, first aid supplies, extra clothing and blankets, prescription medicine, and hygiene and sanitation supplies. Additional information can be found on the [Pierce County website](#).

New Director at Shared Housing Services

Carley Cysensky has been selected as the new Interim Executive Director at Shared Housing Services (SHS). She previously worked at SHS leading the Host Home program. Carley has served the Tacoma community for the last 10 years and holds a BA from Eastern Washington University as well as an MEd in Mental Health and School Counseling. Contact Carley at (253) 272-1532.

New Advocacy Director at AARP

AARP Washington State has a new Advocacy Director. Cathleen MacCaul comes to AARP with more than a decade of community affairs experience working at prominent nonprofit organizations like WorldVision and the YWCA as well as corporate experience at Microsoft. Cathy can be reached at cmaccaul@aarp.org.

Dementia Round Table for Professionals

At this 3 part series participants will be asked to read a journal article which will form the basis for discussion and generate learning objectives. Each session has been chosen to highlight the early, middle and late stages of Alzheimer's disease and related dementias. Lead by Barbara Green, MSW. Approved for 1.5 CEUs by the NASW Washington State Chapter. Sessions held 8:30-10:00 a.m. Jan 29, Feb 26 and March 26 at the Alzheimer's Association, 100 W. Harrison St in Seattle. More [information online](#) or call (206) 799-7108.

SCAM OF THE MONTH

Gift Card Scams

This season, holiday shoppers are expected to spend an average of \$155.43 on gift cards, the highest amount since 2007. There are things consumers can do to prevent being scammed. Gift card cloning is a high-tech scheme where thieves steal not-yet-activated gift cards from store shelves and reproduce the card information, often using a magnetic card reader, much like the devices used to duplicate stolen credit cards. The cards are then returned to the shelves while the thieves wait for people to buy and activate them. The crooks then call the toll-free numbers on the back of the cards or go online to see when the cards become activated. Once this happens, the money placed on the gift cards is quickly spent, leaving the purchaser or recipient empty-handed. To avoid this tragedy, buy from a reputable source. The best option is to purchase cards from behind the service desk. Look carefully at the gift card before you purchase it. Don't buy a card if it looks as if it has been tampered with. For example, many cards now have a PIN or personal identification number that is unique to that card and is located on the back under a silver scratch-off area. If that area has already been scratched, don't buy the card. Check your receipt to make sure your gift card has been activated. It's possible for a dishonest cashier to hand you an inactivated card and pocket the card you put money on. Lastly, make sure your receipt matches the gift card that you purchased.

RECOMMENDED READS FOR THE 50+

"Keep Your Brain Young : A Health & Diet Program for Your Brain Including 150 Recipes" by Fraser Smith. This timely and topical book provides comprehensive, easy-to-understand information on the common diseases of brain aging, about the most significant and often silent causes, and finally provides a simple program of action that anyone can follow. Call Number: 616.805 SMITH (Recommendation of the Pierce County Library System)

LOCAL HAPPENINGS

Dec 4 - Recreation / Activities / Systems Resource Fair

Please join us as we welcome vendors who will share program overview and activity information for Pierce County citizens who experience a disability and their families. This event is being held in conjunction with PC2's Legislative Forum (see below). Held 6:30-7:30 p.m. at Tahoma High School, 4634 S. 74th Street, Tacoma. For more information, please call PC2 at (253) 564-0707.

Dec 4 – Pierce County Legislative Forum

Save the Date. Join Pierce County Coalition for Developmental Disabilities (PC2) at this special forum with candidates. The focus is on issues of importance to individuals who experience developmental disabilities and their families. 7:30-9:00 p.m. The forum is held in conjunction with the Tacoma School District. Held at Mt. Tahoma High School, 4634 S. 74th Street, Tacoma. For more info call PC2 at (253) 564-0707.

Dec 6 –United by Music at TACID

TACID is working with an extraordinary new partner organization, *United by Music North America*, which uses the power of music to bring together people who are differently abled and willing to share their exceptional musical talents through performance, supported and mentored by professional musicians. Learn more about this amazing organization, hear delightful music performed by a professional musician who is a mentor for United By Music's musically talented members with developmental disabilities. Some of those members will be there that day from 2 – 5 p.m. to share their exceptional abilities to sing &/or play a musical instrument. Others who have talent and love music will participate, and refreshments will be provided. Held at 2 p.m. at TACID, 6315 S 19th St in Tacoma. Please RSVP to: marsha@tacid.org, or call TACID at 253-565-9000, so we can ensure there will be enough space and refreshments for the number of people in your party.

Dec 12 – Deaf Community Night at Scrooge the Musical

This interpreted performance of SCROOGE at Champions Centre will honor those in Deaf Culture by giving "Priority Tickets" in prime position with both the interpreters and all the action involved in this holiday drama. Held at 7:30 p.m. at Champion Centre, 1819 East 72nd Street in Tacoma. Contact Jo Kling to purchase tickets: jkling@championsfoundation.com.

Dec 30 – Understanding & Responding to Dementia Related Behaviors

Whether you are a family member, professional provider or want to further your education, you are invited to learn how to help support and care for those with Alzheimer's disease and dementia. For more information or to register for this free event contact us at (253) 851-5306. All seminars are free and open to the public. Held 1 p.m. at Olympic Alzheimer's Residence, 3025 14th Ave NW in Gig Harbor.

Jan 5 – Retirement for “Average” Folks

Advertising makes retirement look like one long tropical vacation. But the majority of Americans will experience something quite different. What will retirement look like for the “average” resident in Pierce County? This event will take an honest look at the resources and realities that can be tapped when retirement rolls around. Presented by Pierce County Aging & Disability Resources. Held at 7 p.m. the Bonney Lake Library, 18501 90th St., E in Bonney Lake. Free. No RSVP. Call (253) 798-8787 for info about weather postponement or cancellation.

Jan 10 – Fireside Educational Chats at Spring Ridge

Identifying the 10 signs of dementia. What is normal aging and what is not. Free. Held at 2 p.m. at Spring Ridge Assisted Living and Memory Care, 6856 E. Portland Ave in Tacoma. RSVP to (253) 474-1093.

Jan 12 – Retirement for “Average” Folks

(See Jan 5 for description.)

Held at 12:10 p.m. the Pierce County Annex, 2401 S 35th St in Tacoma. Free. No RSVP. Call (253) 798-8787 for info about weather postponement or cancellation.

Held at 7 p.m. the Gig Harbor Library, 4424 Pt. Fosdick Dr., NW in Gig Harbor. Free. No RSVP. Call (253) 798-8787 for info about weather postponement or cancellation.

Jan 13 – Retirement for “Average” Folks

(See Jan 5 for description.)

Held at 12:10 p.m. the County City Building, 930 S. Tacoma Ave in Tacoma. Free. No RSVP. Call (253) 798-8787 for info about weather postponement or cancellation.

Jan 13 – Social Security Disability – Tentative

A focused presentation and discussion about Social Security for individuals with disabilities.

Information also provided about creating your own MySocialSecurity account. Held at 2 p.m. at TACID, 6315 S 19th St in Tacoma. For more information call the ADRC at (253) 798-4600.

Jan 13 – Social Security Basics – Tentative

A presentation about Social Security, retirement, spousal, disability, and related issues for beneficiaries. Information also provided about creating your own MySocialSecurity account. Held at 4 p.m. at TACID, 6315 S 19th St in Tacoma. For more information call the ADRC at (253) 798-4600.

Jan 16 – Senior Matters: A Multidisciplinary Approach to Elder Care

A special conference bringing together various professionals serving the aging community. Keynote: “Aging Gracefully” with Linda Evans. Presentations include “Illusive Social Security Secrets” with Andy Landis and “Why Traditional Planning Will Fail Seniors.” Breakout sessions on dementia, Long-Term Care insurance, guardianship, crisis planning, non-crisis planning and more. Held at Highline College, 2400 S. 240th St in Des Moines. Limited seating. [Info and registration online.](#)

Jan 24 – Fireside Educational Chats at Spring Ridge

Identifying caregiver stress and the resources that can help. Free. Held at 2 p.m. at Spring Ridge Assisted Living and Memory Care, 6856 E. Portland Ave in Tacoma. RSVP to (253) 474-1093.

Feb 2 – Retirement for “Average” Folks

(See Jan 5 for description.)

Held at 7 p.m. the South Hill Library, 15420 Meridian E. Free. No RSVP. Call (253) 798-8787 for info about weather postponement or cancellation.

Feb 3 – Retirement for “Average” Folks

(See Jan 5 for description.)

Held at 7 p.m. the University Place Library, 3609 Market Place W. Free. No RSVP. Call (253) 798-8787 for info about weather postponement or cancellation.

Feb 7 – Retirement for “Average” Folks

(See Jan 5 for description.)

Held at 10 a.m. at the Soundview Building, 3602 Pacific Ave. S. Free. No RSVP. Call (253) 798-8787 for info about weather postponement or cancellation.

Feb 10 – Retirement for “Average” Folks

(See Jan 5 for description.)

Held at 7 p.m. the Parkland/Spanaway Library, 13718 Pacific Ave., S. Free. No RSVP. Call (253) 798-8787 for info about weather postponement or cancellation.

Feb 14 – Fireside Educational Chats at Spring Ridge

Learn how to serve people with hearing loss and understand the risks of untreated hearing loss, effective communication strategies and bio/psycho/social impact of hearing loss. Free. Held at 2 p.m. at Spring Ridge Assisted Living and Memory Care, 6856 E. Portland Ave in Tacoma. RSVP to (253) 474-1093.

Feb 28 – Fireside Educational Chats at Spring Ridge

Learn about common behaviors in people with hearing loss and/or dementia and how untreated hearing loss can contribute to dementia, intervention steps, identifying hearing loss and mitigating issues. Free. Held at 2 p.m. at Spring Ridge Assisted Living and Memory Care, 6856 E. Portland Ave in Tacoma. RSVP to (253) 474-1093.

Feb 26 – Senior Lobby Day

Olympia. Save the date. More details to follow.

April 7 – Options for the Future

What you would do or how you would get information if you need to care for a loved one – especially if it was a sudden need? Everyday people face this dilemma but most have little knowledge of available resources. Join us for an information-only presentation with experts in our community on options for aging adults and people with disabilities. Jointly sponsored by Health Care Providers Council of Pierce County and the Aging & Disability Resource Center. Held 6:30 – 8:30 p.m. at the Milgard Family Hope Center, 8502 Skansie Ave in Gig Harbor. Free; no RSVP.

July 26, 1990 – Americans with Disability Act signed into law – 25th Anniversary

Sign the [pledge to recommit](#) to the ADA. [Organizations and government](#) entities can sign the ADA Proclamation.

July 30, 1965 – Medicare signed into law – 50th Anniversary

Aug 14, 1935 – Social Security signed into law – 80th Anniversary

Q&A of the Month

Question: What is RFID theft?

Answer: You touch on a huge but little known issue. Many new credit cards have radio-frequency-identification chips built into them. The technology means allows you to simply swipe your card by a reader and go. It provides convenience for customers and speed for businesses. The downside is that it opens the door to theft. All the crooks have to do is get their reader (available on the black market) close to a card and they've got lot of your information. Some readers can get the credit card information from several feet away. Card issuers are trying several things to stay ahead of the crooks but consumers are still vulnerable. A number of products are available now to help thwart the thieves. You can buy RFID blocking card protectors, wallets, cases and the like. Many travel stores have them or visit AAA here in Tacoma. AAA sells to the public. On the cheap you can simply wrap your cards in tinfoil or even make a sleeve out of Tyvek, a building material made of high-density polyethylene fibers. But to put it into perspective, it's far more likely you will be victimized by a company's data

breach, e.g., Target, Home Depot, JPMorgan Chase. Hackers are looking for big rewards of hundreds of thousands of credit cards rather than just one at a time.

NATIONALLY

Brain Health Campaign

In case you missed it, the [Eldercare Locator](#) recently launched its 12th annual "Home for the Holidays" campaign. This year the focus of the campaign is on risks to brain health in older adults and simple strategies to lessen those risks. Be sure to check out the new consumer brochure, [Brain Health: You Can Make a Difference!](#) and spread the word about the campaign in your community with this [press release template](#). (Source: N4A)

Consumer Reports on End of Life Issues

Consumer Reports has published an end-of-life planning guide website. The site includes the story of Paul Scheier and his end-of-life decisions (18-minute video), a roadmap for planning, legal and medical roadblocks, and caregiver resources. Individuals are invited to share their own stories. [Click on this link to find the Consumer Reports report and resources](#). (Source: Consumer Reports)

Glen Campbell Film Debuts

Just diagnosed with Alzheimer's, music legend Glen Campbell set out on a concert tour across America. He thought it would last 5 weeks, instead it went for 151 spectacular sold out shows over a triumphant year and a half. He was told to hang up his guitar and prepare for the inevitable. Instead, Glen and his wife went public with his diagnosis and announced that he and his family would set out on a 'Goodbye Tour.' "[I'll Be Me](#)" documents this amazing journey as he and his family attempt to navigate the wildly unpredictable nature of Glen's progressing disease using love, laughter and music as their medicine of choice. Showing now in theaters nationally. ([See the preview.](#))

Advocate Tip for the ACA

The IRS has created new options for Spanish speakers to get information about the tax provisions of the ACA to inform and educate the public on how the health care law may affect them. View these new resources available in English: [Affordable Care Act \(ACA\) Tax Provisions](#) and Spanish: [Disposiciones Tributarias de la Ley de Cuidado de Salud a Bajo Precio](#). (Source: Families USA)

Let's Learn Medicare: Presentations You Can Use

The Medicare Rights Center recently partnered with NCOA to produce two slide show presentations that aim to educate consumers about Medicare. The presentations—in English and Spanish—explain the different parts of Medicare, how consumers can choose to get their Medicare, and the programs that can help save money on Medicare costs. Download them today and tailor to suit your audience. [Get the English presentation](#) | [Download the Spanish version](#) (Source: MRC)

More Scrutiny Coming For Medicare Advantage, Obamacare

Federal officials are planning a wide range of audits into billing and government spending on managed health care in the new fiscal year, ranging from private Medicare Advantage groups that treat millions of elderly to health plans rapidly expanding under the Affordable Care Act. The Health and Human Services Office of Inspector General, which investigates Medicare and Medicaid waste, fraud and abuse, said it would conduct "various reviews" of Medicare Advantage billing practices with an eye toward curbing overcharges. Results are due next year. [Read the full article](#). (Source: NPR)

Compares Quality of Medicare Advantage with Traditional Medicare

The Kaiser Family Foundation (KFF) released a comprehensive review of research literature comparing health care access and quality in Medicare Advantage with the traditional Medicare program. 30 percent of all people with Medicare are currently enrolled in a Medicare Advantage (MA) plan, private plans that contract with the federal government to provide Medicare benefits. The report finds that the cumulative evidence shows that MA plans tend to perform better than traditional Medicare in providing preventive services and conserving their resources, at least through 2009. At the same time people with Medicare consistently rate traditional Medicare as being better than MA in terms of quality and access, though one study suggests that this gap may be closing for some groups of beneficiaries. A cross studies, sicker beneficiaries overwhelmingly favor traditional Medicare. [Read the KFF report.](#) (Source: KFF)

5 Tips for Enrolling In Obamacare

The health law's open enrollment season is just around the corner. Are you ready? Here are five considerations for people who don't get their health insurance at work and plan to shop for coverage on the health law's online exchanges, or marketplaces, starting Nov. 15. You can compare plans and prices at www.wahealthplanfinder.org. You may be eligible for subsidies to help pay your premium. Keep these five things in mind as the three-month open enrollment period begins. Shop Around – what was best for you last year may not be best this year. Don't Get Billed Twice - if a consumer changes plans they might get billed for both the old and new plans. Find Out If You Qualify For Financial Help - see if you are entitled to receive a tax credit toward the cost of your health insurance. Know All Costs – consider out-of-pocket costs like co-pays, co-insurance and deductibles, before you enroll. Get Help If You Need It – Call SHIBA for expert help at (800) 562-6900.

New Video Explains Health Insurance

The YouToons are back in their third health care cartoon. In the new 5-minute animated video produced by the Kaiser Family Foundation, [Health Insurance Explained – The YouToons Have It Covered](#), the YouToons break down important insurance concepts, such as premiums, deductibles and provider networks. The video explains how individuals pay for coverage and obtain medical care and prescription drugs when enrolled in various types of health insurance, including HMOs and PPOs. [Watch the video on kff.org](#) where you can request to download a copy to show the video at in-person events or meetings. We also encourage you to share the video with your community. Through YouTube, anyone can [embed the video on their website for free](#). Other new and updated resources to inform and educate both uninsured and insured consumers including 300 FAQs and a health insurance literacy quiz, can be found on kff.org's [Understanding Health Insurance web page](#). (Source: KFF)

U.S. Ranks at the Bottom

Compared with their counterparts in other developed countries, older adults in the United States are sicker, see more doctors, take more prescription drugs, and have a harder time affording the care they need, according to a new [Commonwealth Fund survey](#) of people age 65 and up. The results show 87 percent of older men and women in the U.S. have at least one chronic illness and 68 percent have two or more—the highest rates among the 11 countries surveyed, which also include Australia, Canada, France, Germany, the Netherlands, New Zealand, Norway, Sweden, Switzerland, and the United Kingdom. [Learn more.](#) (Source: Commonwealth Fund)

Survey of AAAs Featured in Washington Post

The [Trends and New Directions Area Agencies on Aging Survey](#), which was conducted in 2013 and released late last month, was showcased in a recent Washington Post story entitled “[Efforts to Enable Americans to Age in Place are Expanding, Survey Shows.](#)” The story, which focused on the expansion of AAA programs to help older adults remain independent in their homes and communities, has been

republished on over 800 websites. The report contains a rich trove of data. The AAA for Pierce County is Aging & Disability Resources. (Source: N4A)

Maybe You Don't Need Long-Term Care Insurance After All

The biggest threat to a retiree's nest egg isn't a stock market crash. It's a long illness requiring round-the-clock care. The statistics behind that scenario -- \$81,000 a year for a nursing home, \$184,000 for 24-hour home care -- are what sells long-term care insurance policies. But while past research suggested that many more people needed the coverage than bought it, a new study suggests that most people should just skip it. [The study by Boston College's Center for Retirement Research](#) focused on singles, who now make up the majority of Americans. Long-term care insurance makes financial sense only for the richest 20 to 30 percent of unmarried people, it finds. For the rest, it makes more sense to go without. If they need care, spending down their assets and then letting Medicaid pick up the tab is the most practical solution. [Read the story](#). (Kaiser Health News/Bloomberg)

Memory Loss Associated with Alzheimer's Reversed for First Time

In the first, small study of a novel, personalized and comprehensive program to reverse memory loss, nine of 10 participants displayed subjective or objective improvement in their memories beginning within three to six months. The study was conducted Dr. Dale Bredesen of the UCLA Mary S. Easton Center for Alzheimer's Disease Research and the Buck Institute for Research on Aging. It is the first study to suggest that memory loss in patients may be reversed – and improvement sustained – using a complex, 36-point therapeutic program that involves comprehensive diet changes, brain stimulation, exercise, sleep optimization, specific pharmaceuticals and vitamins, and multiple additional steps that affect brain chemistry. The findings are published in the current online edition of the journal *Aging*. [Read more](#). (Source: UCLA Newsroom)

Looking for Veterans Benefits?

If you want to help veterans connect with benefits and services through the VA click [on the eBenefits website](#). eBenefits is a portal; a central location for Veterans, Service Members, and their families to research, find, access, and, in time, manage their benefits and personal information. The website connects to the National Resource Directory. (Source: VA)

Older Adults Who “Use It” by Volunteering Are Less Likely to “Lose It”

The phrase "use it or lose it" has been uttered for years to humorously explain the physical and mental decline that can occur when individuals stop exercising and regularly engaging their mental faculties--especially in older age. Now recent research has expanded this umbrella to encompass the effects of inactivity related to working life as well. Specifically, recent research on volunteerism in older adults suggests that engaging regularly in volunteer work may be one way to not "lose it" cognitively later in life. [Read more](#). (Source: Mather LifeWays)

2015 Healthy LGBT Aging Photo Contest

Take your best shot in the National Resource Center on LGBT Aging & National Institute of Senior Center's Healthy LGBT Aging Photo Contest, highlighting the beauty of LGBT aging. Show the fun, diverse and positive shots that exemplify what it is to be an aging lesbian, gay, bisexual and/or transgender person. Images of older adults participating in fun activities in any number of places (senior centers, festivals, or even at home), action shots, and clear images are best! [Find out more](#). Submit photos between Jan 13 and Mar 13, 2015. (Source: N4A)

Alzheimer's Claims Radio Host

