

November is National Family Caregivers Month

In 1997, President Clinton proclaimed November to be National Family Caregivers Month for the first time. National Family Caregivers Month recognizes the dedication of family members who provide round the clock care to loved ones. When medical conditions demand attention, family step into roles, they are often unprepared to accept. They become caregivers instead of partners or friends. Sometimes this change occurs in an instant.

The month sheds light into their demanding days, but it also identifies their needs. From morning to night, a caregiver balances the needs of the patient and their family. They also see to financial matters and the household necessities.

Caregivers rarely have time for themselves. There's always another thing to be done. However, a caregiver requires rest, too. During November, consider providing a respite for someone you know who provides care for a loved one. Offer to spend time with them or to learn to help out. Ask what you can do to make a difference.



The Tip Jar

- Like the tip you see to the left? Visit [Pinterest.com/fivecountyaging/](https://www.pinterest.com/fivecountyaging/) for this and other resources, stress busters, quotes, easy meals and more.
- Medicare has identified Home Health Care as an area that is vulnerable to fraud. If someone offers you services such as personal care or homemaking without other skilled services and promises that Medicare will cover it, report it to your local Senior Medicare Patrol at (435)673-3548.



Involved Aging: News and Announcements

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Should I consider a Medicare Advantage Plan during Open Enrollment?

If you watch television, starting in October and going through Open Enrollment, you will likely see advertisements for Medicare Advantage Plans. These advertisements may highlight benefits like \$0 copays, no monthly premiums, additional benefits like vision, dental, meals and transportation or even plans that will pay you to join their plan. You may be wondering if these benefits are really available or if it's all too good to be true. And the answer is, "It depends on where you live." Medicare Advantage plans offer different benefits and different prices in different areas. So, a plan may have no monthly premium in Salt Lake City but have a premium in Southern Utah. Or it may not even be available. While all five counties in Southwest Utah have Medical Savings Accounts, not all areas have traditional Medicare Advantage Plans. For 2021, Garfield, Iron and Washington counties will be offering traditional Medicare Advantage plans though there are different plans available in each of those three counties.

Even though Medicare Advantage plans offer additional benefits, they may not be right for everyone. There are three key things to remember when considering a Medicare Ad-

vantage plan. First, most Medicare Advantage plans are PPOs or HMOs, meaning they have networks of doctors and hospitals you must use. Make sure your providers are in the network for any plan you are considering. Second, copays with Medicare Advantage Plans may be higher than the costs on Traditional Medicare. With Medicare Advantage Plans, each plan sets their copays for each service. In many cases, if you were to be hospitalized, the daily copays after 4 days are higher than they would have been with Traditional Medicare. Lastly, you cannot have a Medicare Advantage Plan AND a Medicare Supplement. If you decide to take a Medicare Advantage Plan and have a Medicare Supplement, you must disenroll from the Supplement. Once you drop a Supplement, you would have to go through underwriting to get back on and supplement plans don't have to take you. Before dropping a Medicare Supplement, make sure you understand all the tradeoffs you are making.

If you have questions about choosing a Medicare Advantage Plan or want help comparing plans, **contact a SHIP counselor at**

(435)673-3548.



Resources for Family Caregivers

At Five County Aging we want to thank all family caregivers for the tremendous amount of care, love, coordinating services and all other tasks they provide to loved ones, family and friends in our communities. We understand that as a caregiver you have less time and energy to care for yourself and to search for the information and resources you may want. We have several programs that can help family caregivers. For other resources not on this list that you may be looking for, feel free to contact us.

(We do not provide emergency or crisis counseling call 911 for that or for Alzheimer's/dementia issues we highly recommend calling the Alzheimer's Association 24/7 Helpline at 800-272-3900.)

Online Caregiver Support Group 1pm – 1:30pm every Thursday, aka Tea Time with Sheri. Our caregiver support groups that used to be in person have moved online due to the ongoing pandemic. To sign up and get the link to call in or log in, email Sheri Reber at sreber@fivecouny.utah.gov

Caregiver Respite Program: this is a short term program that where we work with contract home care agencies to provide in-home respite for family caregivers as well as helping caregivers access other helpful community resources. To get on the applicant list, call us at 435-673-3548.

RCI REACH: is a one on one caregiver coaching program for caregivers of loved ones with Alzheimer's or dementia of any kind. It is 12 sessions with one of our trained coaches, currently done by phone or online due to the ongoing pandemic. It's offered in conjunction with the Rosalyn Carter Institute for Caregiving and participants receive a free info manual that goes along with the sessions. Sessions are tailored to what each caregiver wants coaching with. To get on applicant list call us at 435-673-3548.

Caregiver classes: our caregiver classes have also gone online. We offer a 6 week Caregiver Academy, which has weekly workshops in topics such as caregiver self-care, getting other family or friends involved, future and legal planning, and how to find the resources and services you need. We also offer classes for caregivers of loved ones with Alzheimer's or dementia which include topics such as dealing with difficult behaviors, better communication with the person with dementia, and preventing caregiver burnout. [To find out more call us at 435-673-3548.](tel:435-673-3548)

Volunteer of the Quarter: Barbara Whitton, Senior Companion

If Barbara isn't river rafting, hiking, or camping she is serving as a Senior Companion for the Five County AOG AmeriCorps Seniors Program.

For the past 6 years she has assisted her fellow seniors in Parowan, Utah, helping with transportation to medical appointments, shopping, and other needed errands. But more importantly she is their friend. Three of her 7 clients have been with her since she started. The following is a little story one of her ladies shared.

I find my Senior Companion to be very rare, but definitely a natural for her chosen occupation. Not everyone is cut out to be a caregiver! I find her to be dependable, efficient, knowledgeable, discerning, and compassionate. I couldn't ask for more.

For example: One day we started out, my list in hand. I knew we needed to be efficient and well organized as I had a hearing appt, RX's to pick up, the thrift shop and, of course, lunch. That's a lot! But luck was with us. We only ran an hour late! So back to Parowan.

"Whoa Nellie!" I said, "look at all those deer!" She said, "I can take you closer." But I said, "it's already so late". She said nothing but drove the backroad for a closer view. We estimated 100 head. What a thrill we shared! We watched them 'til darkness overtook us. I shall never forget that day! Thank you Lord for my Senior Companion.

As you can tell Barbara is a fantastic Senior Companion who goes the second mile. However, Barbara's service does not stop there. She serves her community, family, and church. She cared for her mother the last few years of her life while also being a caregiver for her in-laws.

While raising her two sons, Barbara was a foster parent for teen girls who were expecting babies. She also took in younger children and once was asked to take in two little boys 2 days before Christmas! She said it was one of her family's most memorable Christmas'.



When talking to Barbara you soon find out what she loves the most: her church, her 2 sons, Heidi her dog, and those she serves. And of course, river rafting with her sons and 10 grandchildren (over 1,000 river miles).

She is a great lady and always leaves you believing you are her special friend.

Thank you Barbara for all you do!