

# The Senior Advisor

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## Senior Advisory Group Central Michigan

A grass roots organization able to shape advocacy for any issue important to older adults and/or people with disabilities.

Membership includes:

- People who use senior services, their families, friends and caregivers.
- People who work in, or who are retired from, careers in long term care.
- Family caregivers.
- General Public.
- Participants and family who are served by the MI-Choice Home & Community-based Waiver program.

If you have ideas or thoughts on any aging issue and would like to receive the Senior Advisory Group meeting schedule, or want to comment on something, call Annette at 1-800-858-1637 or [jeskea@region7aaa.org](mailto:jeskea@region7aaa.org).



Region VII Area Agency on Aging  
1615 S. Euclid Avenue  
Bay City, MI 48706

1-800-858-1637  
[www.region7aaa.org](http://www.region7aaa.org)

## Working lazy days of summer?

In Washington D.C., congress is starting to mark-up the budget. Let them know that you are concerned about the Older Americans Act and funding for programs that help people age in place! A 5.26 % increase would help service providers keep up with inflation and the increase in demand for home and community supports.



## HIPAA updated

The national Health Insurance Portability & Accountability Act of 1996 was given new teeth recently, updated to give people added protection with regard to their personal health information, or "PHI." Expect new *Privacy Notices* when you visit healthcare providers.

The update also extends the responsibility for keeping information private to what they call "business associates," in the case of aging and long-term care, this means home health aides, nursing assistants and others.

Another welcome feature in this update is the fact that patients will soon be able to request electronic copies of their medical records to be sent to other providers or to themselves, shortening the length of time it takes to receive the information. Changes go into effect this September.

## Connecting veterans with long-term care

In recent years there has been considerable focus on meeting the needs of WWII Veterans. Now, we turn to those who served during Vietnam and Korea. In Michigan, the Veterans Administration has stepped up efforts to reach out and attempt to link and provide supports to this population by establishing health-care clinics in various communities around the state, and asking aging and long-term care workers to connect veterans to their County Veterans representative to what help they may qualify for based on their dates of service and military discharge status.

The Veterans Administration also has opened a "transitional" housing unit in Akron Michigan for individual veterans who are chronically homeless. At this time there are open beds. Also, a limited number of housing vouchers are available through a joint effort between MSDHA and HUD and others to provide housing assistance in some counties?

## Affordable Care Act

The passage of the national Affordable Care Act, and its subsequent ruling by the Supreme Court that Americans could be taxed for health insurance, has aroused the interest and ire of people nationwide. While many agree that the current system of health insurance and health care is not working, it is beginning to look like finding the solutions to provide the estimated 40% of people in America who have no insurance with coverage, may be more complicated than originally thought. A large part of the conversation is about the money. How much uncompensated care are Americans already paying for, and can we pay less by providing insurance and subsidies for those who do not get their insurance at work?

Recently the President added a speed bump to slow down the implementation of the Affordable Care Act, allowing businesses to have a year to plan and educate the workforce before penalizing them for not providing coverage. At the same time, insurance companies are working on the product offerings they will showcase on the health insurance exchange. All coverage levels and products must meet certain criteria, including providing coverage for what has been deemed "essential health benefits" services, that most people consider to be valued when seeking preventative care and/or treatment for a disease or ailment. The President recently added a speed bump to slowdown the roll-out of the Affordable Care Act giving businesses added time to comply to the rules and to educate workers.

## Medicaid expansion...

Michigan has an opportunity along with other states to expand the Medicaid entitlement program to cover more low income adults and others who make up to 138% of the poverty level or about \$16,000 a year for one person.

There are arguments for and against. Medicaid provides government funded health insurance for those who meet the requirements. At the present time, this includes people who are poor, experience a disability and low-income children.

The house of representatives passed a bill in favor of expansion, while the Senate Republicans who have not been in favor have convened a workgroup led by Senator Kahn of Saginaw to examine the issue which the Governor supports more closely. Should Michigan approve the legislation, the federal government would pay the majority of the cost of the program until 2017. After that, Michigan would have to find ways to continue providing the coverage.

### Love it or hate it.

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*The people of Michigan saved \$4.9 Billion Dollars in the past year due to a feature of the Affordable Care Act that said 80 cents of every dollar you pay for Health Insurance had to be used for actual "health care."*

## Here comes managed care—again

The *Medicaid Home and Community-based Waiver*, which helps people age in place, is moving to a "managed care" model. Waiver Agents including Region VII AAA, will receive a fixed amount of money to serve a set number of people. This goes hand in hand with a pilot project called Integrated Care that is being tested in parts of metro Detroit, the Upper Peninsula, and South West Michigan. The pilot projects will coordinate the healthcare and behavioral healthcare with home and community-based supports for people with Medicare and Medicaid.

## Do you have a problem or complaint?

**Hospitals/HealthCare** If after reporting an incident that occurred in a healthcare setting such as a hospital, doctor's office or rehabilitation facility, Medicare Beneficiaries who do not believe they have received a satisfactory response from the provider are welcome to file a complaint to be investigated by MPRO. This group is Michigan's federally designated Quality Improvement Organization for Medicare. To reach them call, 1-800-365-5899.

**Nursing Home, Home for the Aged, Assisted Living or Adult Foster Care** If your problem has not been resolved by the organization or business, call on the Long-Term Care Ombudsman. These paid staff and volunteers solve problems, call 1-866-485-9393. Services are provided under the Older Americans Act. There is no charge to the resident.

**At home or in the community**—There is no Excuse for Elder Abuse and now Michigan has a hotline to report it. Abuse, neglect and self-neglect of older adults and those who are vulnerable due to a disability often go unreported. If you suspect someone is being abused, neglected, or financially exploited call: 1-855-444-3911.

*If you don't know where to turn, call Region VII AAA's Information & Assistance at: 1-800-858-1637.*

### Mid Michigan Community Action helps Bay, Clare, Gladwin & Midland County

Can you afford all the food you need? If not, Mid Michigan Community Action can help. Food is available for seniors and families with young children who meet income guidelines. Once a month each eligible person receives a box of food with essentials like cheese, juice, canned goods, powdered milk and more. Items vary per month. Don't wait to ask for help! Call Mid Michigan Community Action's Main Office: (989)386-3805 or email [contactus@mmcaa.org](mailto:contactus@mmcaa.org).



If you know someone who is hungry and in need of food call Region VII AAA and we will connect you with resources in your community.  
1-800-858-1637



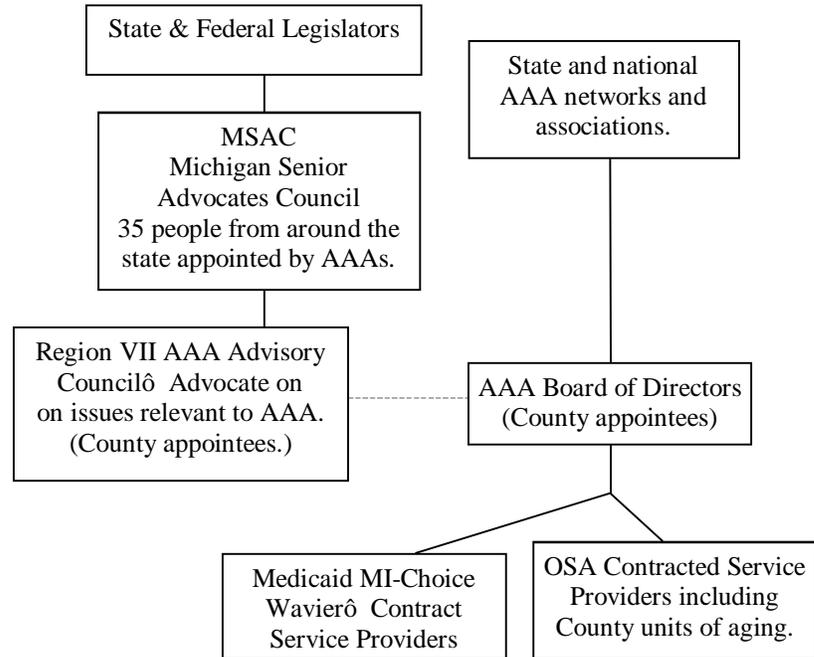
For some time now, Michigan has been working on a joint resource database and geo-routed phone number that creates one more way people seeking resources for aging, disability supports, or long-term care can locate services.

This effort involves the collaboration of people who use or may use long-term care at some point, service providers, and others.

Find Michigan's Aging and Resource Database online at:  
[www.michigan.gov/adrc](http://www.michigan.gov/adrc)

## What is an Area Agency on Aging

Area Agencies on Aging (AAA) were established as the result of an amendment to the 1965 Older Americans Act to create a delivery system and structure for services to America's older adults. There are over 600 AAAs throughout America charged with the mission to advocate, plan, and support a comprehensive system of quality care and services designed to assure the optimum level of health, well-being and independence of people as they age. Information at: [www.n4aaa.org](http://www.n4aaa.org)



### Information & Assistance on any issue: 1-800-858-1637

Region VII Area Agency on Aging services are available weekdays between 8:30 a.m. and 5 p.m. or online anytime at: [www.region7aaa.org](http://www.region7aaa.org).

Our AIRS certified staff will help locate services in your community and assist with referrals and forms for entitlement programs that have special financial or health status requirements. 1-800-858-1637.

### Stop Scammers...

There's lots of people out there pretending to "serve seniors" and "save you money" - don't sign anything until you have all the information on the subject. If things don't seem right, check with your local bank, the sheriff, or call us! Don't become a victim.

**Report suspect phone calls to the State Attorney General's Office: Toll-free: 1-877-765-8388.**

## MMAP Hotline available year round.

The Medicare/Medicaid Assistance Program is available year-around to answer questions and help anyone in Michigan with questions, problems or issues pertaining to Medicaid and Medicare. Calling this statewide phone line will connect you to the closest MMAP Counselor.

**Call today: 1-800-803-7174.**

Stay informed on issues, add to our list or comment at: [www.thesenioradvisor.wordpress.com](http://www.thesenioradvisor.wordpress.com)