



August 2010
 Issue 49

ATTENTION:
 The Family Council
 Meetings are the last
 Thursday of each month
 at the Corporate Office.

Your input, suggestions,
 and comments are
 appreciated. Please call
 ahead if you plan to
 attend.

Health Reform Law's Pre-Existing Condition Plan Kicks In

Article by: Thompson McMullan Law Firm, www.t-mlaw.com

Many Americans, including baby boomers too young for Medicare and disabled adults of any age, have been unable to obtain private health coverage at any price because of a pre-existing health condition. As part of the roll-out of the new health reform law, the U.S. Department of Health and Human Services (HHS) has announced the establishment of a new Pre-existing Condition Insurance Plan that will offer coverage to these previously uninsurable individuals.

The Pre-Existing Condition Insurance Plan, which will be administered either by a state or by HHS, will provide a new health coverage option for Americans who have been uninsured for at least six months, have been unable to get health coverage because of a health condition, and are a U.S. citizen or are residing in the United States legally.

Created under the new health reform law, the Pre-Existing Condition Insurance Plan is a transitional program until 2014, when insurers will be banned from discriminating against adults with pre-existing conditions, and individuals and small businesses will have access to more affordable private insurance choices through new competitive insurance exchanges. (In 2014, Members of Congress will also purchase their insurance through these exchanges.)

"For too long, Americans with pre-existing conditions have been locked out of our health insurance market," said HHS Secretary Kathleen Sebelius. "[T]he Pre-Existing Condition Insurance Plan gives them a new option -- the same insurance coverage as a healthy individual if they've been uninsured for at least six months because of a medical condition."

The plan will offer "comprehensive coverage at a reasonable cost," according to Jay Angoff, director of HHS's Office of Consumer Information and Insurance Oversight. The average monthly premium for participants in the new program will vary by state and will range within states from \$140 to \$900, according to HHS.

Twenty-one states have elected to have HHS administer the plans, while 29 states and the District of Columbia have chosen to run their own programs. The national Pre-Existing Condition Insurance Plan will be open to applicants in the 21 states where HHS is operating the program starting July 1, 2010. All states that are operating their own Plans will begin enrollment by the end of the summer, if not before.

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Court Again Rules That Part D Recipients Must Repay Mistaken Refunds

Article by: Thompson McMullan Law Firm
www.t-mlaw.com

A federal appeals court again ruled that 230,000 Medicare Part D beneficiaries who were erroneously mailed a premium refund do not have the right to apply for a waiver excusing them from repaying the money, *Action Alliance of Senior Citizens v Sebelius* (D.C. Cir., No. 09-5191, June 18, 2010).

Because of a computer error, in August 2006 approximately 230,000 people were mistakenly mailed refunds for their Medicare prescription drug benefit premiums. The Bush administration insisted that the money, which averages \$215 per beneficiary, be paid back by the end of September 2006. In response to the administration's recoupment efforts, the Center for Medicare Advocacy filed suit on behalf of the Gray Panthers and the action Alliance of Senior Citizens, arguing that Medicare law states that the government cannot recover an overpayment if the beneficiary was not at fault and if such recovery would violate "equity and good conscience."

In September 2006, a federal district court judge agreed and issued an injunction ordering the Centers for Medicare and Medicaid Services (CMS) to immediately send a notice to all 230,000 beneficiaries stating that each has a right under federal law to request a waiver for the obligation to repay the funds. The judge also said that any money already paid to the government "must be immediately returned to the beneficiaries so that they may decide whether to request waiver." The Department of Health and Human Services, of which CMS is a part, appealed to the U.S. Court of Appeals, District of Columbia Circuit.



While calling the government's mistake "a monumental gaffe," the court ruled that the right to ask CMS to waive the repayment of an incorrect payment applies only to a "provider of services" for "items or services furnished an individual." It has nothing to do with erroneous refunds of Medicare premiums," the court concluded. But the court said that a second argument advanced by the seniors group – that a provision in the Social Security statute allows the recipients to keep the money if returning it would be a hardship – had not gone through the proper jurisdictional channels.

More than two years after its original ruling, the appeals court now considers this second argument and rules that the provision in the law applies only to overpayment of actual Social Security benefits. Although the mistaken refunds of the Medicare Part D premium payments came from the Social Security Administration, they were not actual Social Security benefits, the court rules, and therefore don't qualify for the hardship provision.

September 2010 Activities Calendar

- **Monday, Sept. 13th** – Senior Luncheon, **West End Assembly of God**, 11:00 am – 2:00 pm.
- **Tuesday, Sept. 14th** – Tour of **Three Lakes Nature Center** and a nature walk around the lakes. 10:00 am – 2:00 pm.
- **Thursday, Sept. 16th** – Day at **Huton Community Center** to enjoy music, entertainment, and more. 10:00 am – 2:00 pm.
- **Tuesday, Sept. 21st** – Readings in the garden at **The Armour House** . 10:00 am – 2:00 pm.

Special Thanks...

River Road Home:

The Residents and **Carolyn** would like to say thank you to **Ester Brodsky's** daughter, **Betty**, for bringing ice cream for all the Residents to enjoy. **Carolyn** would like to say thank you to **Rose Ramsey** for the lavender hand lotion and the Queen Helen cocoa butter lotion. EXTRA thanks and praise to **Natasha** for helping me, **Carolyn**, to get the accolades for a job well done. I've told **Natasha** that she trained me well, now everyone knows just how well. **Natasha** has shown me many ways of doing different tasks while at the same time getting the job done faster. So, thank you **Natasha**, you're awesome!

Eleanor Home:

The Residents and **Alecia** would like to give many thanks to **Hilda Walker's** daughter, **Beverly Starnes**, who brought squash, egg plant, and corn. It was all delicious. **Tripp and Diane Walker** also brought chips, sodas, and plantains for all to enjoy, your generosity is greatly appreciated.

Harborough Home:

The Residents and Care Staff would like to say thanks to **Lucille's** daughter, **Trudy**, for the old fashion pound cake, Greek cookies, tomatoes and fresh rolls and to her daughter for the cupcakes, doughnuts, and cookies... yummy. Thanks to **Shirley's** daughter, **Ann**, for the cupcakes. Thanks go to **Rubye's** daughter for the blackberry cobbler and garden tomatoes. And, thanks to **Rubye's** friend who also brought blackberry cobbler as well... it must be **Rubye's** favorite!

Sandy Valley Home:

The Residents and **Allean** would like to thank **Wendell McDearmon's** son who brought cookies and his wife, **Elsie**, who brought doughnuts, fruit, and soda for the Residents to enjoy. Thanks go out to **Sarah's** brother who brought ice cream for all to cool off with in the summer heat.

Thanks also to **Dean's** friends who brought over cake and ice cream for his birthday. Everyone enjoyed a wonderful birthday gathering.

Studley Home:

The Residents and **Pamela**, would like to give thanks to **Buster Johnson's** wife, **Madeline**, for the awesome homegrown tomatoes. Thanks also to **Rick and Louise** for the delicious apples. Another thank you to **Doris Crisp's** son, **Randy**, for the homemade blackberry cobbler he brought for the Residents to enjoy and to **Doris's** daughter, **Brenda Adkins**, for the BBQ, homemade chicken salad, cake and ice cream to celebrate **Doris's** August 21st birthday. Thanks also to **Helen Hughes's** son-in-law for the homemade apple pie and ice cream, mum wonderful!

Lakeway Home:

The Residents and **Kenesha** would like to give a BIG thank you to **Betty Oakley's** daughter, **Mary**, for the lovely tomatoes and corn for all the Residents to enjoy. Thanks to **Dorothy Oakley's** sister-in-law, **Doris**, for coming to visit **Dorothy** while her daughters were away on vacation. Everyone enjoyed visiting with **Dorothy's** grandchildren; **Cristal, Kaylan**, and **Trystan** and the entertainment they provided all the Residents most every day. We really enjoy you guys and keep up the good job. Of course, the cookies and candy they brought were an added bonus. Last, but not least, **Vernon Moore** celebrated his 80th birthday on July 27th. We all had a great time and enjoyed the strawberries and cream cake and the ice cream his granddaughter brought. *Pictures in the back of the newsletter.*

Cold Harbor Home:

The Residents and **Christine** would like to thank all her Residents' families for the support they gave during **Edith's** Birthday party. Thank you **Adrian** for the snacks and thanks to **Kristy Harrison** for all the fruit and veggies she brought for all to enjoy. Thanks also to a previous Resident's family member, **Ginger**, for the large print books. Everyone is enjoying them immensely. **Esther**, hurry up and get well, everyone at Cold Harbor misses you!

Frequently Asked Alzheimer's Questions

Answers from Glenn Smith, Ph.D., Mayo Clinic

I recently heard about a new Alzheimer's treatment, a nose spray containing insulin. How does it work and is there an Alzheimer's nose spray available?

Insulin — a hormone that helps regulate your blood sugar — appears to play a role in normal memory processes. Insulin irregularities may contribute to cognitive and brain changes associated with Alzheimer's disease.

Research in the past few years has been investigating the use of insulin to treat Alzheimer's disease. One of the challenges is how to provide insulin in such a way that it improves brain function without disrupting your blood sugar levels. If your blood sugar drops too low, for example, it can create complications such as confusion, heart palpitations, anxiety and visual disturbances.

Preliminary research suggests that when taken as a nose spray, insulin reaches the brain within a few minutes, improving memory without affecting blood sugar or insulin levels. This research involved only 26 participants who had either early Alzheimer's disease or mild cognitive impairment. Although this research is promising, more research on the safety and effectiveness of intranasal insulin therapy for Alzheimer's disease is necessary. A phase II clinical trial on the use of inhaled insulin to treat Alzheimer's disease is currently under way. It will involve about 90 participants who have Alzheimer's disease or mild cognitive impairment and is due to be completed in August of 2009.

Can vitamin B-12 improve memory in Alzheimer's disease?

Vitamin B-12 helps maintain healthy nerve cells and red blood cells. A vitamin B-12 deficiency — most common in older adults and vegetarians — can cause various signs and symptoms, including memory loss. In such cases, vitamin B-12 supplements can help improve memory.

In the absence of a vitamin B-12 deficiency, there's no evidence that vitamin B-12 supplements enhance memory for people who have Alzheimer's disease. Still, vitamin B-12 remains an important part of a healthy diet.



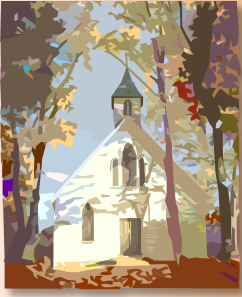
Vitamin B-12 is found naturally in foods that come from animals, including fish, meat and poultry. Many breakfast cereals are fortified with vitamin B-12 as well. If you're concerned that you're not getting enough vitamin B-12 or other specific nutrients, consult your doctor — especially if you're an older adult or a vegetarian.

Can huperzine A prevent memory loss and improve cognitive function in people with Alzheimer's disease?

Huperzine (HOOP-er-zeen), a dietary supplement derived from the Chinese club moss *Huperzia serrata*, has received some interest as a potential treatment for Alzheimer's disease.

Huperzine A acts as a cholinesterase inhibitor — a group of medications that work by improving the levels of neurotransmitters in the brain. Small early studies suggest that huperzine A may improve memory and protect nerve cells, which could slow the cognitive decline associated with Alzheimer's. More studies are needed, however, to determine possible benefits and long-term risks of huperzine A.

For now, most doctors don't recommend taking huperzine A because FDA-approved cholinesterase inhibitor medications are available that have been tested for safety and effectiveness. The Alzheimer's Association recommends that you not take huperzine A if you're already taking a prescribed cholinesterase inhibitor, such as donepezil (Aricept), rivastigmine (Exelon) or galantamine (Razadyne). Taking both could cause side effects, such as nausea, vomiting, diarrhea, dizziness and muscle cramps. Consult with your doctor before starting any dietary supplement, including huperzine A.



You Will Always be in Our Thoughts & Hearts...

We are thankful to have known each of the Haven Residents we've lost and for them enriching our lives with their smiles, laughter, and love. We pray that their family members and friends will gain strength and maintain faith from the everlasting memories they will hold dear in their hearts forever and beyond.

Jesse Crews – Sandy Valley

Caregiver Kudos...

We would like to welcome two new caregivers: **Nichola Rockland** and **Allean Chin** to the Haven Family.

Huge congratulations go out to **Nay Nixon** at the **Hebner** home, **Christine Hart** at the **Cold Harbor** home, **Allean Chin** and **Nichola Rockland** at the **Sandy Valley** home and **Kenesha McRae** at the **Lakeway** home for all of them passing the Department of Social Services surprise inspection with **NO VIOLATIONS!!** Way to go ladies, you are awesome!!!

Kudos also go out to **Carolyn** at the **River Road** home... **Judie O'Connell's** husband, **Peter**, had this to say; "*Carolyn is a jewel; doing wonderful work.*" Also, **Gerry Hicks'** mother, **Doris**, and sister,

Sue, would like to thank **Carolyn**, as well, for "*the care she is giving the residents, she is very patient and kind to them all and has helped Gerry a lot. Her cooking is good too.*"

We are so very proud and excited to have such professional, experienced, compassionate, understanding and flexible caregivers. We love our care staff and all they do.

We want the Kudos to come from us and YOU, our reader, as well so please feel free to email us at:

tammywright@virginiaassistedliving.org with any Kudos you would like to send out to your loved one's caregiver.

New Residents - Welcome To Our Haven Family...

Helen Hughes – Studley

James "Buster" Johnson – Studley

Isabelle Bock – Studley

Suzie Spede – River Rd.



September Birthdays

4th – Nancy Ruffin, 78 years

9th - Ruth Raines, 84 years

18th – Virginia "Kitty" Williams, 87 years

27th - Rubye Turner, 99 years

Granola with Raisins, Apples, and Cinnamon

Recipe by: Mayo Clinic Staff

Ingredients

- 1/4 cup slivered almonds
- 1/4 cup honey
- 1/4 cup unsweetened applesauce
- 1 tablespoon vanilla extract
- 1 tablespoon ground cinnamon
- 2 cups dry old-fashioned oatmeal
- 2 cups bran flakes
- 3/4 cup dried apple pieces
- 1/2 cup golden raisins

Directions

Preheat the oven to 325 F. Lightly coat a baking sheet with cooking spray. Spread the almonds on a baking sheet and bake, stirring occasionally, until golden and fragrant, about 10 minutes. Transfer immediately to a plate to cool. Raise the temperature of the oven to 350°.

In a small bowl, whisk together the honey, applesauce, vanilla and cinnamon. Set aside.

In a large bowl, add the oatmeal and bran flakes. Stir to mix well. Add the honey mixture and toss with your hands. Don't break the clumps apart.

Spread the cereal mixture evenly onto a baking sheet. Place in the oven and, stirring occasionally, bake until golden brown, about 30 minutes. Remove from the oven and cool slightly.

In a large bowl, combine the cereal mixture, toasted almonds, apple pieces and raisins. Cool completely. Store in an airtight container. Servings: 12, serving size 1/2 cup. Calories: 163, Protein: 4g, Fiber: 4g, Carbohydrate: 33g, Total fat: 2g, Cholesterol: 0mg, Sodium: 115 mg, Potassium: 216 mg, Calcium: 27 mg

Senior Driving Safety Information

By: Murphy Ortiz, www.seniorlist.com

Many adult children express great concern that their aging parents continue to drive. But for older adults, driving plays an important role in maintaining an active lifestyle. Most older people strive to keep their independence for as long as possible. One way to do this is to maintain the ability to drive. For many, continuing to drive symbolizes

- freedom
- independence
- involvement in outside activities
- spontaneity

While older drivers may resist ceasing to drive altogether, many will place self-imposed limitations on themselves as they age. Many will decrease or discontinue night time driving, decrease the speed in which they travel, routinely drive fewer miles, avoid rush hour traffic. Senior drivers are also more likely to wear safety belts and avoid alcohol while driving.

Having said that, the Centers for Disease Control and Prevention (CDC) maintains that senior drivers are at added risk. According to the CDC,

- drivers age 80 and older have higher crash death rates per mile driven than all but teen drivers
- most traffic fatalities involving older drivers occurred during the daytime (79%) and on weekdays (73%)
- older drivers who are injured in motor vehicle crashes are more likely than younger drivers to die from their injuries

Deciding if and when an older adult should discontinue driving is a sensitive subject for their children to approach. In general, adult children of older drivers should watch for changes in their parents' health status, driving habits, or general behavior. It can also be helpful to discuss the subject with a physician. The Mayo Clinic also provides the following information for older drivers:



Top 7 Tips for Older Drivers

1. Stay physically active-this improves strength, coordination, and flexibility.
2. Manage chronic conditions-especially those that may affect driving ability such as low blood sugar related to diabetes or medications that can cause drowsiness.
3. Schedule regular vision and hearing tests-these are common age related problems that make driving difficult, especially at night.
4. Understand your limitations-for example, if arthritis is a problem, use a steering wheel cover for an easier grip.
5. Drive under optimal conditions-avoid nighttime driving and rush hour traffic, or driving when tired.
6. Plan ahead-know the route you plan to take and get directions ahead of time to new destinations.
7. Update your driving skills-local community organizations such as A.A.R.P. offer refresher courses for older drivers that may even earn a discount on your car insurance.

While all the published statistics highlight certain risks, each family needs to address the issue individually. For more information on senior driving safety and skills assessment, go to your local Department of Motor Vehicles.

Murphy Ortiz is the manager of Family Choice Home Care. For more information about senior safety or home health care in New Jersey or Philadelphia, go to [\[http://www.familychoicecares.com\]](http://www.familychoicecares.com) or call 856-273-7700.

Happenings at the Eleanor Home...



Lynn enjoys watching Richard Frith lead him and the other residents in singing hymns. A friend and Ruth join in singing too.



Marge and Virginia enjoyed the variety of hymns they sung.



Nichola and Hilda are right in tune... between giggles.

Happenings at River Road...



Gerry and Allin stop eating to “strike a pose” while Suzie is enjoying her meal too much to stop and pose for the camera.

Birthday Happenings at Lakeway...



Happy 80th Birthday to Vernon. Looks like Vernon is keeping the cake for himself, NOT, he shared.



Dot enjoyed celebrating Vernon's birthday as well... there are always extra goodies.



Betty and Ann enjoyed Vernon's birthday celebration as well.

Dot relaxes and enjoys watching her daughter and granddaughters banter back and forth.

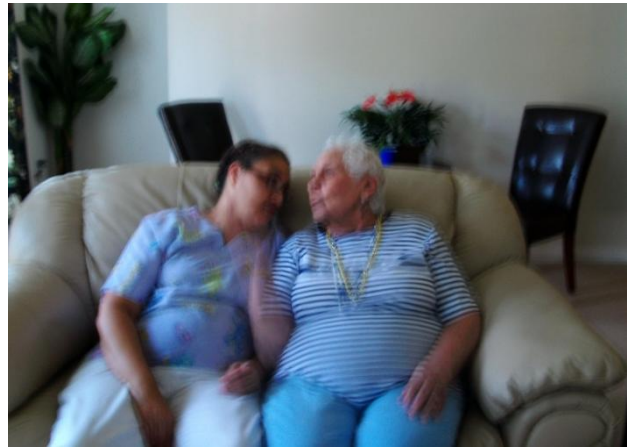


Dot's daughter and granddaughter give a demonstration of some new exercise/dance moves.

...Cold Harbor Happenings



Doris is holding Kristy Harrison's dog and trying to figure out where to hide him in the home.

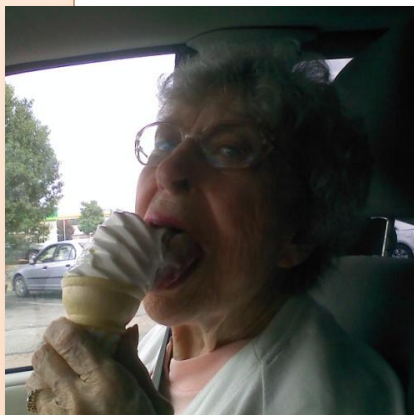


Christine and Edith spending time together on Edith's birthday.



Edith's grandson is visiting with her new great-grandson.

Haven Outings...



Betty enjoying a cool treat on a hot summer day.

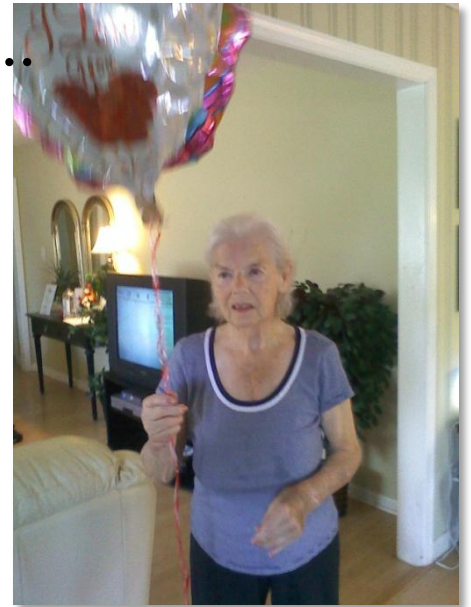
Betty, Dean, Judy, Clarisse, Lillian and Esther went out to the Glen Allen Cultural Art Center to see a play.



Happenings at Sandy Valley...



Kirk playing catch with Wendell and Dean.



Ruby celebrating her 80th birthday

Sarah, Nanny, and Ruby are as snug as 3 bugs in a rug.



Kirk talks to Wendell while Ruby tries to get her great-grandson out of the car seat.

Ruby's daughter-in-law, Charlotte, cuddles Ruby's newest great grandbaby.

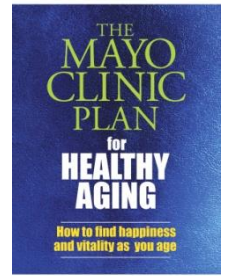


The Mayo Clinic Plan for Healthy Aging

By: Edward Creagan, M.D., Mayo Clinic

If you maintain good health and have a positive attitude, then happiness and success are ageless!

This book offers the motivation, the energy and the specific knowledge you need to enjoy a future that's fulfilling, invigorating and above all ... healthy.



- Keep your senses razor sharp at any age. **The Mayo Clinic Plan for Healthy Aging** offers practical tips for keep eyesight, hearing, taste and smell.
- Mayo Clinic's simple recipe for longevity? Having someone to love, something to do, and something to look forward to. If any of these ingredients are missing, **The Mayo Clinic Plan for Healthy Aging** will help you find them.
- An older person with high cardiovascular fitness is healthier than a younger person who is physically inactive. By increasing your fitness level, you can actually roll back your biological clock.
- Eating right does more than help you lose extra pounds. It promotes strong bones and muscles, beautiful hair and skin, even a good night's sleep. Find new ideas for eating well in **The Mayo Clinic Plan for Healthy Aging**.
- Trade your remote for a pair of walking shoes and cut your risk for heart attack, diabetes, osteoporosis, high blood pressure, high cholesterol, colon cancer and more. This book can help get you moving toward better health.

From The President

It is against company policy for staff to request family members to perform personal tasks on behalf of the caregiver, this includes but is not limited to personal phone calls to family members, personal emails to family members, etc. All such correspondence must go through the Administrator. If you have any questions regarding this policy, please contact me at 804-779-4847.

Bertica Cummins
President



The Aging In America show is sponsored & hosted by The Haven Assisted Living as a community service.

Aging In America Radio Show...

Aging In America will be taking a hiatus for a period of time.

If you would like to listen to any of the aired shows you can visit our web site at: www.thehavenassistedliving.com and click on the Aging In America link in the navigation bar. Show topics include:

- Information from the Alzheimer's Association
- Legal information concerning wills, trust, estate planning to disabled and elder rights and much more.
- Financial information from talking to your loved one about long-term care financial planning to estate financial planning and more.
- Elder fraud schemes
- New disable and elder laws recently passed
- Medicaid/Medicare information
- Different elder care options... in-home, day care, assisted living, etc.
- Medical equipment suppliers and information you need to know
- Managing your loved one's finances and/or care from afar
- And so much more