



**Commission
on
Aging**

Senior Update

...The Eyes & Ears of Alameda County Seniors

Senior Information & Assistance: 1-800-510-2020

Senior Update

January/February/March 2007

Medi-Cal & In-Home Support Services

(IHSS)

by Frank Rose

A vast number of our readers are not aware that low, and even higher income seniors qualify for Medi-Cal (Medicaid) and the IHSS Personal Care Service Program (PCSP).

This article will explain how to apply for Medi-Cal and In-Home Support Services. This can be a difficult process, if you are uninformed. **Therefore, our intent is to inform you.** (See also page 3 for more details on Medi-Cal and IHSS)

To start the application process, the following are things you NEED TO KNOW.

1. First, Medi-Cal is not the same as Medicare. Although you may already be enrolled in Medicare, you must submit an application to receive Medi-Cal. *(You can have the application mailed to you and/or you can download an application from the website)*
2. To qualify for IHSS, you must first qualify for Medi-Cal. You must also submit an application for IHSS.
3. You must complete and return your application(s) by mail or hand delivery.
4. For IHSS applicants, after you are approved for Medi-Cal, an in-home visit will be conducted by a county social worker to assess your functional needs. The assessment is based on the daily activities you can perform independently and the activities you need assistance with. You must provide documentation from medical doctors that you have an illness that prevents you from independently performing daily activities. Daily activities include domestic care and/or personal related care.

The following are listings of Alameda County phone numbers, state websites, and county addresses that you can access to get the paperwork and information you need.

Phone Numbers

Medi-Cal Intake not applying for IHSS
(510) 777-2300

Medi-Cal and In-Home Support Services Program
(510) 577-1900

IHSS/Share of Cost (SOC) (510) 577-5655

Public Authority (510) 577-3548

Veterans Assistance (510) 577-3547

Senior Information and Assistance 1-800-510-2020

Websites

- Read the information at this website before applying for Medi-Cal:
<http://www.dhs.ca.gov/mcs/medi-calhome/mc210.htm>
- MEDI-CAL APPLICANT/BENEFICIARY RIGHTS, RESPONSIBILITIES, AND UNDERSTANDINGS**
- Read this eight – page instruction booklet before attempting to complete the 4 – page application:
http://www.dhs.ca.gov/mcs/medi-calhome/MC210_PDFs/English/Instructions.pdf
 - You can complete this four – page application on line, print it and mail it in:
http://www.dhs.ca.gov/mcs/medi-calhome/MC210_PDFs/English/Application.pdf
- IF YOU HAVE ANY QUESTIONS, DO NOT HESITATE TO CALL A MEDI-CAL INTAKE SOCIAL WORKER. IT IS YOUR RIGHT!**
- <http://www.dhs.ca.gov/mcs/>
CALIFORNIA MEDI-CAL WEBSITE.

Addresses

To communicate in person or by mail--
If you are applying for only Medi-Cal:

Medi-Cal Center
8477 Enterprise Way
Oakland, CA 94621-1317

If you are applying for IHSS-linked Medi-Cal and/or In-Home Supportive Services:

Adult and Aging Services Department
6955 Foothill Blvd. 3rd Floor
Oakland, CA 94605

“The Middle Class Caregiver”

by Tony Santos

I volunteered to prepare this article for our Senior Update newsletter. I created the term “Middle Class Caregiver” in order to draw attention to the undying work of these individuals. They are devoted to their loved ones, both the disabled and the aged and they have dedicated their lives to provide for them. Most are family members and most are not affluent or poor enough to qualify for Government programs; none have assistance from agencies that normally provide programs for the very needy.

Let me note a few examples here. I met a woman a few short years ago who cared for her father who was ravaged with Alzheimer's disease. For three long years, she cared for her father 24 hours a day, seven days a week. She sought assistance, but she could not find the help she needed without paying for it herself.

Presently, a good friend of ours is caring for her 95-year-old husband. He suffers from severe dementia. She is doing it all on her own. I have asked her to seek help, but she will not do so because she is fearful of losing the few assets they have.

Lastly, in my walking around the City of San Leandro, I came across an 82-year-old woman who had replacement hip surgery. Her husband is disabled and this poor woman is caring for him without help. She is doing this as she recovers from her surgery. I suggested she contact the Area Agency on Aging, but she felt there was no need because she had some means and would not be able to receive assistance.

In closing, I know that those of you reading this, know of many instances where assistance is needed by individuals who never receive it. As we all move forward, I would hope we would work together to find a way to bring help to these guardian angels of the aged and disabled.

For information about support services and resources, call Senior Information, 1-800-510-2020.

Senior Update Editorial Board: F. Rose (Chair); C. Steiner (Co-Chair); G. Tucker, A. Santos, F. Howell, S. Stadmire, Q. Campbell, N. Hartschen, K. Bridges, A. Holloway, and S. Braxton.

Grandparents Raising Children

by Nery Hartschen

Today, the most valuable group of people whose number is growing every year are Grandparents raising children in order to keep them safe from abuse, neglect, and domestic violence.



According to the California 2000 US Census, 294,969 grandparents were responsible for grandchildren 18 and under. Nationwide, there was a 30 percent increase since the last census.

According to a study by AARP working in close relationship with some of the state’s strongest groups that advocate for grandparents, the challenges faced by grand-families are often multiple in diverse communities. The reasons for this complexity are: language barriers, lack of information about services available to them and there is often a reluctance to ask for help.

I can tell you that there is no greater joy than the love of your grandchild. But taking care of them is also a great deal of hard work. In addition, some grandparents have to go back to work and those who are unable to work provide care on their small pensions. The stress of raising children at an advanced age challenges their emotional and physical well being. They end up spending less time with family and friends, are apt to be less active in church and social activities, and sometimes neglect their own needs.

AARP and other state groups have joined together to strengthen our communities and raise awareness of grandparents’ needs. This union has resulted in a hard working coalition whose goal is to shape a new agenda to expand outreach efforts in the state. In Oakland, these efforts are chaired by Dr. Lenora Poe.

There is a need to lighten the burden, make the necessary resources and legal rights available to grandparents.

For more information, see the AARP website, <http://www.aarp.org/families/grandparents/>, or call Senior Information at 1-800-510-2020

How to Avoid Gift Card Scams

by Nery Hartschen

This is not a new scam, but perhaps there is someone out there who has been too busy to hear about it. If you buy Gift Cards from a display rack that has various store cards, you may become a victim of the scam. Crooks are now jotting down the card numbers in the store and then waiting a few days and calling to see how much of a balance "they" have on the cards. Once they find that a card has "activated," they go online and start shopping. You may want to obtain your card directly from a customer service person, rather than from a public display stand.

Here are seven tips that should help prevent you and your family and friends from becoming a gift card victim:

1. Bear in mind that reputable companies will not ask gift card buyers to provide their Social Security numbers, bank information, or dates of birth. If when purchasing such cards you are asked for this, walk away from the deal.
2. Purchase gift cards only from reputable sources, preferably directly from the store.
3. Immediately after buying a gift card in a store, ask the cashier to scan the card, to ensure that it is valid and bears the proper value.
4. If the card's issuer offers this option, register your gift card at the store's web site. Doing so gives you the ability to periodically check your card's balance online and to catch on to any misuse of the card far earlier than you otherwise would.
5. Do not rely solely on a clerk's selecting cards for you from publicly accessible stock. Examine both sides of cards yourself, keeping an eye out for signs of tampering and/or the exposure of the cards' PINs. Refuse to purchase cards where either is evident.
6. If acquiring cards on the Internet, buy them from the online versions of the stores they are to be used in. Never buy them from auction sites, even if it looks like you could score a real bargain by doing so. Cards sold through auction sites have often turned out to be stolen or counterfeit.
7. Keep your receipt as proof of purchase for as long as you have value stored on the card. Should you ever lose that gift card, use the receipt to ask the retailer to issue you a replacement. (Not all retailers will do this. But at least some do, so ask.)

For additional information, check this website:
<http://www.snopes.com/fraud/sales/giftcard.asp>

TipBits

What is Medicaid (Medi-Cal)?

by Frank Rose

Medicaid is the program in the United States dedicated to providing health insurance to low income families and others with low resources. Medicaid is the largest source that provides funds to limited income parents, children, seniors, and people with disabilities for health related services

Participation - Even though Medicaid is a nationwide program, each state controls its own Medicaid policies. The different policies for eligibility, payments, and what services you qualify for can vary from state to state, even states that are similar in geography and demographics. Every state has his or her own name for their Medicaid program, for example Medi-Cal in California or MassHealth in Massachusetts. While participation in the Medicaid program is not mandatory for states, since the early 1980's every state does participate in this program.

What is In-Home Supportive Services (IHSS)?

by Frank Rose

In-Home Supportive Services (IHSS) is a state administered, county run program that provides state, county, and federal funding to enable program recipients to hire a caregiver. Individuals eligible for IHSS services are disabled, age 65 or older, or blind, and are unable to live safely at home without assistance. Through a series of evaluations performed by county social workers, IHSS recipients can be authorized for up to 283 hours per month of services (195 hours when the caregiver is a family member and resides with the client). These services are provided under the IHSS Personal Care Service Program (PCSP) that includes assisting with the administration of medications and providing assistance with activities such as eating, bathing, grooming, transporting, and dressing.

The IHSS program has provided in-home services to the aged, blind, and disabled individuals since 1973. IHSS services enabled individuals to remain in their homes and communities and in some cases, avoiding premature placement in institutional care.

Senior Update

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SENIOR INFORMATION**Exercise for the Body and the Mind**

by Sylvia Stadmire

You already know that exercise can help lower the risk of heart disease, control blood sugar, and strengthen bones. Did you know that gentle exercise can also help keep blood vessels and lung tissue elastic to improve breathing for asthma, reduce joint pain for arthritis, reduce the need for some medications (resulting in lower medical costs and fewer side effects), improve memory and cognitive abilities, improve depression, reduce the risk of falls and straighten posture to avoid or lessen the "Dowager's hump" associated with aging.

All you need to accomplish this is to walk as little as 10 minutes several times a day and do some upper body strengthening. Slowly rolling the shoulders up and back and gently squeezing the shoulder blades together 6-8 times a few times each day will strengthen upper back muscles to support upright posture. Using a stretch band or light weights to do upper body exercise will strengthen the muscles that support the spine and can both strengthen the bones and decrease back pain. Slowly tighten, hold and release the large muscle groups in your seat, back of legs and top of legs to build those muscles, making it easier to go up stairs, get up from a chair and out of the car.

Be sure to keep breathing during any exercise to prevent a rise in blood pressure. Never do anything that hurts. Start slowly and gently, increasing time and variety of exercise when one level seems too easy. You should feel good after exercising, not exhausted or in pain. Exhaustion is a sign that you are doing too much and should be cut back.

So, what are you waiting for? Call your doctor first to check for any restrictions recommended for your personal conditions, join a class or set your schedule and start exercising.

To order a copy of the FREE publication "Exercise: A Guide from the National Institute on Aging", call 1-800-222-2225.

2007 SSI/CAPI Benefit Increases

In January 2007, new benefit amounts for SSI (Supplemental Security Income) and CAPI (Cash Assistance Program for Immigrants) will go into effect. For information about SSI benefits and 2007 increases, contact the Social Security Administration at 1-800-772-1213. For information about CAPI benefits and 2007 increases, contact the CAPI Consortium, 1-800-648-0954. You may also contact the Area Agency on Aging at 1-800-510-2020 for the new figures.