

West Oak Lane NORC

# News You Can Use

*Help for People Over 60*

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## Don't Miss Our Free Health and Resource Fair!

### Celebrate Older Americans Month!

Join us for "Keep It Movin'"

*A day of fun and information for older adults and those who care for them*

Friday, May 30, 10 a.m.— 2 p.m.

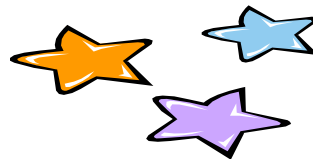
West Oak Lane Senior Center

7210 Ogontz Avenue

Philadelphia, PA 19138

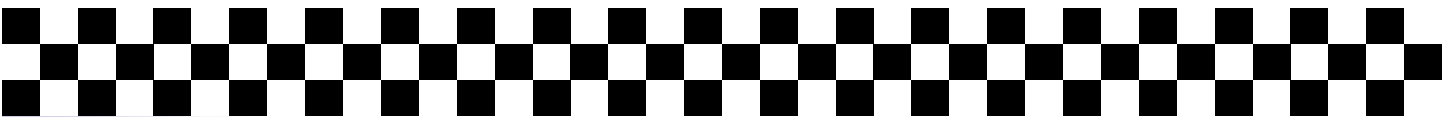


Dance Performances  
Community Resources  
Giveaways



Health Information  
Free Senior Center  
Classes!

To reserve a complimentary lunch, please call Sara at 215-924-4815 by Thursday, May 22. See you there!



We are grateful to the Chestnut Hill Health Care Foundation and Ogontz Avenue Revitalization Corporation for their continued support of the West Oak Lane NORC.

Together, we are making a difference in the lives of older adults in our community. We are excited to continue this work for another year!

## Meet the West Oak Lane NORC Staff



*Theresa, Sara, and Sue*

Sara, Sue, and Theresa are here to help!

Sara Popkin is our NORC Project Director, and has been with the program since it began last August.

Sue Quinn is our NORC Social Worker. She interned with our program over the past year, and we are happy to have her on our staff.

Theresa Jefferson-Hale is our NORC

Outreach Worker. She had worked with us on a volunteer basis since the NORC opened its doors, and she is an exciting addition to the NORC team.

We look forward to meeting you!

## Eat Right to Keep Your Diabetes Under Control

Most people with diabetes already know that the food you eat and the times you eat can have a major effect on your blood sugar. Learning how to eat properly can help your blood sugar to be better controlled. It can be overwhelming at first when learning how and what to eat to manage your diabetes. However, a healthy diabetic diet can include all foods. Here are some basics that will help you

choose wisely:

1. Timing of meals: It is usually best to eat every 4-5 hours (skipping meals is not a good way to control your blood sugar).

2. Know what foods will affect your blood sugar: These foods include starches (rice, pasta, bread, cereals, crackers, pretzels, etc.), fruits, milk (to an extent), and starchy vegetables. Of course, cakes, cookies and des-

serts can have quite an impact as well.

3. Know your portion sizes: Eating too much of any of the foods above can make your blood sugar too high.

4. Increase your fiber intake: Fiber (fruits, vegetables, whole grains) can make you feel full, which can help you eat smaller portions and improve your blood sugar levels.

can quickly raise blood sugars (it's best to stick to water or diet drinks).

It is a good idea to talk to a dietitian or diabetes educator to help you figure out a meal plan that is right for you, and also to see your doctor on a regular basis.

*Dana Howard, RD  
Outpatient Dietitian  
Albert Einstein Medical  
Center*

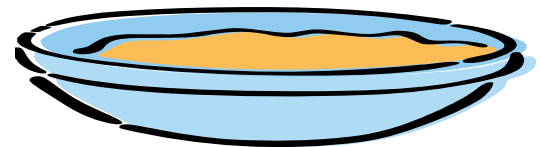
## Low-Fat Macaroni and Cheese

### Ingredients:

3/4 cup fat free milk  
1 cup low-fat cottage cheese  
1/2 cup part-skim ricotta cheese  
1/2 cup low-fat cheddar cheese  
1 tsp Parmesan cheese  
1/2 tsp nutmeg  
1 tbsp breadcrumbs  
1 lb cooked elbow macaroni  
Ground pepper to taste

### Prep Instructions:

1. Preheat the oven to 350 degrees. Heat the milk in a saucepan over low heat. Add the cheeses until they melt, stirring constantly.  
2. Stir in the nutmeg, pepper and salt. Remove the cheese sauce from heat, add the cooked pasta to the cheese sauce and mix well.



3. Pour the mixture into a 2-quart casserole dish. Sprinkle with Parmesan cheese and breadcrumbs. Bake for 15-20 minutes until bubbly and the top is browned. Enjoy!

Serving Size: 1 cup, Servings: 6  
Calories: 200, Total Fat: 3g, Sat. Fat: 1 g,  
Sodium: 331 mg Total Carb: 31 g, Protein: 16 g  
*Recipe Courtesy of the American Diabetes Association*

## Time, Time, Time CAN BE on Your Side.....

Have you ever wished for someone to listen to you without being judgmental, someone to hear your needs and focus on you for a little while?

This is what the Unitarian Universalist House Outreach Program attempts to do with everyone who agrees to an interview. Mary Fallon, Roberta Balsam\* and Lynn Trimborn\* feel that if you have reached 60 or older, YOU are the expert on aging and that your thoughts and ideas are valuable to us and to other people in our community and deserve to be heard. I'd like to share with you an example of what I mean.

Sam is a lovely gentleman who has lived alone for some time. He has children but he doesn't want to "burden them" with his issues. At first, Sam said he was "OK"

and didn't need any help. (And even though I could tell by our initial telephone conversation that Sam could use some help, I respected his desire to be independent.) He thought about the idea of a visit for a couple of days before he chose to have a visit from me, Lynn Trimborn, the Outreach Neighborhood Nurse. I asked Sam how he was making out and what his needs were. He said that he needed to go to the doctor but was afraid that he'd be forgotten by the transportation service because that had happened in the past.

I contacted Sara Popkin at the West Oak Lane NORC and asked her to get involved with his care because he lives so close to the Center. Together, Sara and I have been able to encourage Sam to identify some of

his needs. He doesn't like to be isolated so we were able to get a Senior Companion for him. One day his microwave oven wouldn't work so we replaced it with one from the Salvation Army. Together we have been able to help him apply for the government's stimulus package. He has also agreed to have a home-visiting doctor address his medical needs by coming to his home.

If you decide that you might like to have a visit from one of the Unitarian Universalist House Outreach staff, please contact Sara at 215-924-4815, and she will give us a call, because we'd like to spend a little time with you too!

Lynn Trimborn, RN  
Neighborhood Nurse  
Unitarian Universalist  
House Outreach Program  
[www.uuhouse.org](http://www.uuhouse.org)



*Let's work together to help you get what you need!*

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*Your thoughts and feelings are important to us!*

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*\*(Lynn and Roberta presented the Lunch and Learn program about "Falls and Miracle Moves" on April 15 at the West Oak Lane Senior Center. We both enjoyed meeting you all very much!)*

## Healthy Aging for Your Brain and Body at Center in the Park



In Touch: Mind, Body & Spirit is a collaboration between the Center for Applied Research on Aging and Health (CARAH) at Thomas Jefferson University and Center in the Park (CIP), funded by the National Institute of Mental Health. The goal is to promote healthy aging.

A major concern expressed in focus groups for In Touch was memory loss. In response, CIP developed the Brain Health Workshop. The workshop is 1½ hours, one day a week, for four weeks. This free workshop offers many strategies and techniques to help improve memory and participants are encouraged to live a healthy lifestyle (e.g., being mentally, physically, socially active, and maintaining a healthy diet). Weekly customized action plans

are used to boost mental stimulation at home, along with a buddy system, in which buddies have check-in calls to support each other's action plans.

Participants are encouraged to attend the many classes at CIP which also help to improve their memory. After completing the workshop, many participants have asked to be part of an ongoing memory program. As a result, CIP developed Challenge Your Brain Game Day. All are invited to participate in this group which meets the first and third Friday of every month.

CIP focus groups also identified several communication issues between patients and their doctors. In response, CIP started a program called "Ask the Doc." A

geriatric fellow from Thomas Jefferson University will facilitate a workshop at CIP every 3 months. The first workshop will be held Tuesday, May 20, 2008, from 10 a.m.-11 a.m. Dr. Malou F. Rodriquez will be presenting, "What You Should Know About Eye Care as You Age." Each session will cover a different medical topic.

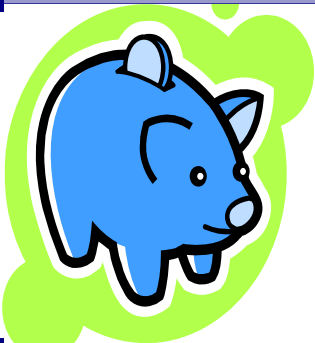
To register for these free events, please call Delores Palmer at CIP, 215-849-5100, Monday through Friday (8:30 a.m. - 4:30 p.m.). The events are held at Center in the Park, 5818 Germantown Avenue. Off-street parking is available on the lot at Rittenhouse & McCallum Streets.

*Lynn Fields Harris*  
Executive Director  
Center in the Park  
[www.centerinthepark.org](http://www.centerinthepark.org)

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*Let Center in the Park help you keep your brain and body healthy!*

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It's not too late.....to file for your economic stimulus payment! If you usually do not have to file an income tax return, you have until October 15 to apply for this payment. For more information, please contact West Oak Lane NORC staff at 215-924-4815. We're happy to help!

## Do You Need a Geriatrician?

Many people are not aware that there are doctors who specialize in the care of people who are sixty-five and older. Just as a pediatrician tends to the needs of a child, a geriatrician cares for the special needs of older adults. These physicians have training in internal medicine and receive additional education in areas pertaining to elder care. In their dealings with patients, they try to treat the whole person. Therefore, geriatricians address issues such as memory loss, loss of function due to arthritis or other chronic illness, mobility, family caregiving, and safety in the home environment. Geriatricians are espe-

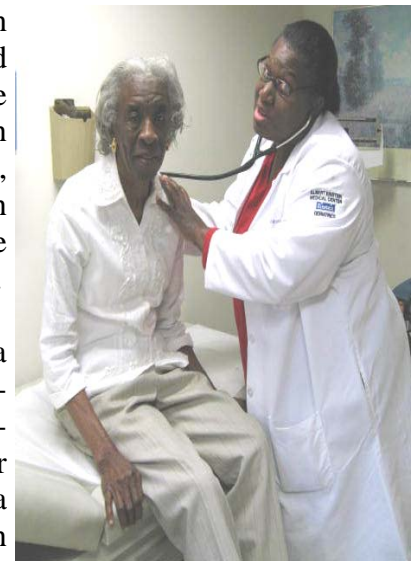
cially skilled at helping older adults manage multiple chronic illnesses while avoiding over-reliance on medications.

Albert Einstein Medical Center has a practice called "Einstein Geriatric Associates." These dedicated professionals, including physicians, a nurse practitioner, and a geriatric social worker, see patients in many settings. When a patient becomes homebound, home visits can be arranged. This service takes an enormous burden off family members, as medical care can continue uninterrupted. Patients and families can also meet with the geriatric social worker who

will help them obtain necessary services and benefits, and navigate complex systems such as Medicare, Medicaid, VA and mental health services. The practice accepts most insurances.

If you're looking for a physician who can provide ongoing, compassionate care during your later years, consider a geriatrician. If you wish to contact Einstein Geriatric Associates to arrange an appointment, call 215-456-8608.

*Loretta Dugan, LSW  
Geriatric Social Worker  
Einstein Geriatric  
Associates*




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*Geriatricians specialize in the care of people who are 65 and older.*

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"While we're on the subject of second opinions, what do you think of this tie?"

Don't forget! The deadline to file for a property tax and rent rebate is June 30, 2008. Please call the NORC office if you need assistance. You may qualify if you are:

- Over 18, with a disability
- A widow or widower over 50
- Over age 65

In some cases, your income can be as high as \$35,000 (and only 1/2 of your Social Security counts towards this total).

Don't miss out on your rebate!



## “Extra Help” Program Can Reduce Prescription Costs for Thousands of Older Philadelphians Who Qualify

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*There may be help for high prescription costs!*

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An estimated 18,000 low-income Medicare beneficiaries in Philadelphia have yet to take advantage of a special supplement to the Medicare Part D prescription plan that can dramatically lower their prescription drug costs. The “Extra Help” program, offered by the Social Security Administration, makes prescription medications more affordable and reduces prescription plan premiums and deductibles for those who qualify, according to Robert Cabnet, Philadelphia Corporation for Aging (PCA) program manager. “Participants in the program can receive significant savings, averaging up to \$3,000 per year,” he said.

The program, more formally known as the Medicare Part D Low Income Subsidy (LIS) Program, is being offered to Medicare beneficiaries who have annual incomes below \$15,315 (\$20,535 per couple) and less than \$11,990 (\$23,970 per

couple) in assets. Participants pay \$2 to \$5 each or up to 15% of costs for their prescriptions, depending on income level. In addition, participants’ premiums and deductibles for their Medicare Part D prescription plan can be reduced or eliminated according to income level.

Medicare beneficiaries who meet income and resource guidelines can enroll in the “Extra Help” program at any time and must renew their eligibility yearly. Those who are already on Medicaid, Supplemental Social Security Income, the Medicare Savings Plan or PACE are automatically enrolled and receive discounts with their Medicare or Medicaid cards.

“We encourage Medicare beneficiaries to consult with an APPRISE counselor to find out if they are eligible for the ‘Extra Help’ program,” Cabnet said. APPRISE is a federally funded health insurance

counseling program for adults over 60; PCA coordinates the APPRISE program in Philadelphia. “APPRISE consultations are free, and counselors can assist with applications, including helping consumers file applications immediately online,” Cabnet explained. “People have everything to gain by meeting with an APPRISE counselor and, in doing so, may also learn about other programs for which they may be eligible.”

For more information about the “Extra Help” program, including assistance in applying, call Albert Einstein Medical Center’s Premier Years Program, an APPRISE site, at 215-456-7600.

*This article is provided by Philadelphia Corporation for Aging. For information on senior programs and resources, call the PCA Helpline at 215-765-9040.*



## Tips for Hiring a Contractor

Spring is finally here and many people are now trying to take advantage of the nice weather to repair their home. When hiring a contractor, there are five things that you should look out for.

First, you should ask around. Talk to family, friends, and neighbors, so they can make positive recommendations or share their horror stories about contractors to avoid. Second, take your time. Contact many contractors that specialize in the work you need done.

For example, don't hire a roofer to do plumbing repairs. It is also not recommended to hire a contractor who knocks on your door. Third, make sure you check that the contractor is licensed. You should contact the Better Business Bureau for any complaints about the contractor. Fourth, read all documents. Make sure the estimate is in writing, and that it includes every repair that will be done. Finally, follow up with the contractor. Ask questions and make sure the work is being completed

in a timely manner.

Center in the Park's Housing Counselor is here to assist and answer questions about your housing problems, including relocation to subsidized senior housing, mortgage problems, property tax problems, eviction, foreclosure, and home repair information.

For more information, call Center in the Park at 215-849-5100.

*Adriane Thomas  
Housing Counselor  
Center in the Park*




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*Center in the Park's  
Housing Counselor is  
here to help with your  
housing issues...*

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## Keeping Your Prescription Costs Low

The Center for Advocacy for the Rights and Interests of the Elderly, CARIE, partnered with Consumer Reports in a statewide effort to provide unbiased product information for approximately 18 categories of prescription medications. In doing initial research, Consumer Reports discovered that millions of people cannot afford to purchase their prescriptions. They also found that the

cost of medications increases between 10% and 15% each year, and that pharmaceutical companies spend millions of dollars each year marketing new prescription products. Older adults are more at risk because they are the largest population on a fixed income and the most vulnerable to the marketing schemes of pharmaceutical companies.

This free information allows older adults to

compare the prescriptions they are currently taking to others available in the same classification. The hope is to have an end result of possibly finding a drug as effective as the one they are currently taking but less costly. The older adult can then take this information to their doctor and begin a dialogue about reducing their prescription drug cost. CARIE is providing information to older adults statewide to make them aware of the edu-

cational information available to them free of charge. To obtain information about the Consumer Reports Best Buy Drug Program, CRBBD, and how you may also lower your prescription costs, call CARIE at 215-545-5728 ext. 3444 or view the website at: [www.crbestbuydrugs.org](http://www.crbestbuydrugs.org).

*Lynn E. Heitz, MSW  
Consumer Report's Best Buy  
Drug Coordinator  
CARIE - Center for Advocacy  
for the Rights and  
Interests of the Elderly*

## Stroke: Sudden Symptoms Demand Fast Action

Let's say you're playing bridge with your friends, and one of your buddies suddenly starts acting confused and disoriented. What should you do? "Call 911 immediately, because the sudden onset of confusion is one of the classic warning signs of stroke," advises Einstein Chairman of the Department of Neurosensory Sciences, George C. Newman, MD. "Other sudden signs include trouble speaking or understanding speech, loss of vision in one eye, double vision, weakness or incoordination, numbness or tingling in an arm or

leg, vertigo and a severe, sudden headache."

Dr. Newman says any of these sudden symptoms demand immediate action, even if they seem to lessen or go away. "Stroke symptoms that wane are called transient ischemic attacks or TIAs," he says. "Don't brush them off. Call 911 without delay, even if the person begs you not to. Let it go, and you'll lose a golden opportunity to prevent a major stroke. That's because up to one in 10 of those with TIAs will suffer a stroke within the next 48 hours; another

10 percent will have a stroke within a month."

There's another good reason to act quickly: newer drugs are available to reverse stroke's disabling effects but can only do so when given early. "We need to see the person, do an evaluation and get the treatment started within three hours of the onset of symptoms," says Dr. Newman. "That's a very narrow therapeutic window, so you need to act fast."

Strokes are due to a disruption of blood supply to the brain. This occurs

when a blood vessel in the brain begins leaking or more commonly, when blood flow is impaired by a clot. "The exact symptoms will vary depending upon the area of the brain that's affected," says Dr. Newman.

What can be done to prevent stroke? "Don't smoke, keep your weight down, exercise and know your blood pressure numbers," he says. "Even if the person taking your pressure says 'It's good,' tell them you want to know what those numbers are."



"I undressed already to save us both some time."

## What Will Happen to Your House If You Get Care at Home or in a Nursing Home?

People often have questions about what will happen to their home if they get Medical Assistance for long-term care. The last newsletter explained the state's policy of tracking what it spends on Medical Assistance for nursing home or care at home (the Aging Waiver program or the LIFE program). Medical Assistance Estate Recovery is when the state tries to recover its expenses after the death of the person who got the care.

Many people ask whether they can give away their house to avoid Medical Assistance Estate Recovery. This article explains the rules for transferring your home and reasons to be careful about doing so. It also explains how someone who was caring for you at home may be able to continue living in your house after your death.

### **Can I give my house away before I enter a nursing home or get care at home through the Aging Waiver or LIFE programs?**

Yes, but the law limits to whom you can give

your house without the gift affecting your eligibility for Medical Assistance-funded care. You can transfer title (ownership) to your husband or wife, your child who is under 21 years old, or your adult child who is disabled. It is also legal to transfer title to your brother or sister if that person already owns part of the house and has lived in it for at least a year before you get Medical Assistance for long-term care. Finally, it is legal to transfer title to your adult son or daughter who has lived in the house with you for at least two years before you move to a nursing home and has cared for you so that you could stay at home longer.

### **How do I transfer title?**

It is very important that you talk with a lawyer before you try to transfer title. You could have "tangled" title problems that make it difficult for the house to be transferred legally. Also, you want to make sure that you transfer title in a way that protects your right to live in the house

and manage it until you move somewhere else.

### **I am not sure who owns the house because it was passed down by family members. Can I still give the house to my children who have been taking care of me?**

They will not legally own the house unless title to the house has been transferred to them according to the law. Talk to a lawyer about how to do this. Unless the house is properly transferred or the state forgives the debt through a hardship waiver (see below), the state will try to collect the Medical Assistance debt after your death.

### **Can I sell my house to my children or anyone else?**

Yes. If you sell it for fair market value (what it is worth), Medical Assistance Estate Recovery will not occur. However, the money you receive from the sale, after expenses are taken out, may affect your eligibility for Medical Assistance. Talk to a lawyer about how to plan for the sale and the effect on your eligibility.

### **Can I give my house to**

### **anyone else so the state will not take it?**

No. The law does not allow you to avoid Medical Assistance Estate Recovery by transferring title to a relative (except as described above) or anyone else unless they pay fair market value for it. Talk to a lawyer if you have questions about this.

### **What if I die without legally transferring title to my daughter who cared for me until I moved to the nursing home? Can she keep the house?**

The state will forgive the debt and let her keep the house if she meets three conditions: 1) She must have lived in the house at least two years before you moved to a nursing home or while you were receiving home care through the Aging Waiver or LIFE programs; 2) She must have provided you care or support while living with you those two years so you could remain at home; and 3) She must have no other permanent residence. Anyone, not just family members, can get a "hardship waiver" from the estate

*(Continued on Page 10)*

6812 Ogontz Avenue  
Philadelphia, PA 19138

Phone: 215-924-4815

Fax: 215-924-4816



**We're on the Web!**  
[www.einstein.edu/norc](http://www.einstein.edu/norc)

*The West Oak Lane NORC opened its doors in August, 2007. Its mission is to connect older adults with the resources that they need to remain in the community as they age. A non-profit program with free services available to area residents, the West Oak Lane NORC is funded by Ogontz Avenue Revitalization Corporation (OARC) and the Chestnut Hill Health Care Foundation.*

*The NORC began through the Strategic Alliance for the Elderly (SAFE), a partnership in Northwest Philadelphia that came to fruition in 2004. SAFE strives to strengthen the community's capacity to meet the needs of older adults by sharing knowledge, pooling resources, and pursuing collaborative opportunities that improve service delivery and enable older adults to make informed choices and enjoy greater access to health and social services, while remaining a vital part of the neighborhoods in which they live.*

**SAFE MEMBERS:**

*Albert Einstein Healthcare Network  
Belmont Behavioral Health  
Center in the Park  
Jaisohn Center  
Neighborhood Interfaith Movement*

*Ogontz Avenue Revitalization Corp.  
Philadelphia Corporation for Aging  
Stapeley in Germantown  
Unitarian Universalist House Outreach  
The VNA of Greater Philadelphia  
West Oak Lane Senior Center*

## What Will Happen to Your House If You Get Care at Home or in a Nursing Home? (Continued from P. 9)

recovery rules if they meet these conditions.

### **Can my son be reimbursed for the money he spent to maintain my house while I was in the nursing home or receiving care at home?**

Yes, if the house is sold after your death to pay the Medical Assistance debt. Anyone who is taking care of your house by paying taxes, utility bills, repair costs, and other maintenance expenses while you're in a nursing home or receiving care at home should be reimbursed from the proceeds of the sale of the house before DPW gets repaid. Keep records of the payments to show DPW.

There may be other important and compelling reasons that Medical Assistance Estate Recovery would cause serious problems for someone who needs to live in your house after your death. Talk to a lawyer for more information about hardship waivers.

### **How does someone ask for a hardship waiver?**

Write a letter explaining the situation and the compelling reasons that the Department of Public Welfare should not use the house to pay the Medical Assistance debt. Give as many details as possible about how estate recovery would cause problems and would not be fair for the person living in the house. Make a copy of the

letter for yourself and mail the original letter certified, return receipt requested, to: Estate Recovery Program, Post Office Box 8486, Harrisburg, PA 17105-8486.

### **Legal Assistance in Philadelphia**

If you are 60 years old or older, you may qualify for free legal assistance from our office. Call or visit The Elderly Law Project, Community Legal Services, Inc., 3638 North Broad Street, Philadelphia, PA, 19140, (215) 227-2400.

*Beth Shapiro  
Attorney  
Elderly Law Project,  
Community Legal Services, Inc.*