

SUPPORT GROUP

Mild Cognitive Impairment Education & Support Group for Families affected by MCI

Meeting: March 15, 2007

Time: 9:30am

Location: Senior Friendship Center for Healthy Aging, 1900 Brother Geenen Way, Sarasota

Speaker: Gulay Sahin, Registered Dietician

Topic: Aging & Nutrition

THE MEMORY DISORDER CLINIC

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Sponsored by Sarasota Memorial Hospital and State of Florida

Department of Elder Affairs

Long Term Care Insurance

Families are often surprised to learn that traditional Medicare, Medicare Supplemental Insurance and other health insurance programs do not cover long term care services such as nursing home, assisted living, full-time in-home, day care etc. Long Term Care insurance is one option to help pay for such services.

When considering the purchase of long term care insurance for yourself or a family member, there are a few things to know. First, not everybody needs long term care coverage. Since coverage can be expensive, it is best to identify the benefits offered and the alternatives available (i.e. Medicaid coverage) before you purchase. Second, long-term care insurance is not available to everyone. Certain conditions like memory trouble, vascular disease, heart conditions etc. could make you ineligible or limit your coverage. However once you decide to purchase, there are some terms that should be understood.

- **Triggers:** These are the conditions necessary so that coverage can begin. Some policies require a 3-day hospital stay, similar to Medicare. Other policies require that a patient is unable to perform 2 of 5 activities of daily living (bathing, dressing, toileting, ambulation, feeding). Others require that 2 physicians deem care 'medically necessary' or have a waiting period before coverage can begin. It is important that you understand how and when coverage can begin, so that you will know how to use it when you need it
- **Limits:** Policies generally are limited in three different ways: time limits, money limits or a combination of both. Some policies cover services for a specific length of time (two years, five years etc.), other policies cover services up to a specific dollar amount (\$100,000, 1 million, etc.), some even have a combination limit, (4 years or up to 1 million dollars). Understanding the limits of the policy will help individuals decide when and how to choose care options.
- **Coverage:** Some policies cover 'whatever is deemed necessary' including in-home care, assisted living care, nursing facility care or combinations of care depending on need. These can be the most expensive. Other policies offer limited coverage for one or more classes of service, (nursing home only, or in-home only). It is important to make sure your policy covers the type of care that you would want.

The more flexible the policy, the more useful it can be when needed – but also the more expensive. It is important to balance service with cost, to make decisions early, to be aware of what you are buying, and buy from a reputable insurance representative.

Finally, make sure that you have a family member or advocate aware of your policies and available to help when you need care. Individuals who need to long term care services are often too sick to fill out forms or contact the insurance company to collect benefits they need.

Driving

Making the decision that a person with memory impairments is no longer safe to drive is difficult, and should be communicated carefully and sensitively. Even though the person may be upset by the loss of independence, safety must be the priority. Be sensitive to the person's feelings about losing the ability to drive, but firm in your request that he or she no longer do so.

You should look for clues that driving has become a problem such as, getting lost in familiar places, driving too fast or too slow, inability to keep track of what other drivers are doing, disregarding traffic signs, problems responding to an emergency or getting angry or confused.

Here are a several questions to ask yourself about driving with memory problems:

1. Have you gotten lost going some place familiar?
2. Has anyone told you that you should stop driving?
3. Have you gone through a red light or stop sign without realizing it?
4. Have you ever confused the brake and the gas pedal or had trouble deciding which one to use?
5. Have you hit or nearly hit someone or something?
6. Have you recently been stopped by a policeman who questioned how you were driving?
7. Have been ticketed for driving?
8. Are there unexplained dents or dings on your car?

If you answered yes, it may be time to stop driving.

If the person refused, ask the doctor to help. The person may view the doctor as an "authority" and be willing to stop driving. The doctor also can contact the Department of Motor Vehicles (DMV) to report someone they feel might be unsafe to drive.

If necessary, take the car keys. If just having keys is important, substitute a different set of keys. If all else fails, disable the car or move it to a location where the person cannot see it or gain access to it.

If you are unsure, a driver's evaluation can be performed by a rehabilitation specialist trained to assess driving safety. Contact Sarasota Memorial Hospital's Driver Evaluation program at 917-6574 for further information.

How Much Does Owning a Car Cost?

Most people do not really know how much their car costs them each year. This form will help you to determine your annual transportation cost. Some expenses are monthly and others are yearly. Write down the approximate cost for each item, and then add up the total at the bottom of the page to determine your yearly transportation cost. You may be surprised.....

Expenses:

My monthly car payment is: \$ ____ x 12= \$ ____

My yearly car maintenance cost is: (include oil changes, etc.) \$ ____ x 1= \$ ____

My yearly repair or replacement costs during the past year was: (include new tires, brakes, engine work, etc.) \$ ____ x 1= \$ ____

My monthly car insurance cost is : \$ ____ x 12= \$ ____

My annual registration cost is : \$ ____ x 1= \$ ____

How much do I spend in gas each month: \$ ____ x 12= \$ ____

How much I spent this past year because of an accident: \$ ____ x 1= \$ ____

How much I spent this past year in parking or traffic tickets: \$ ____ x 1= \$ ____

Total Costs: \$ ____

Compliments of the Senior Resource Alliance Driver Safety Program, Orlando, FL
For more information on safe mobility for life, please call:
(407) 228-1819.



Are you a morning person?

Are you a morning person or a night owl? The time of day when you feel your best and most alert may also be when you can do your best learning.

For most people over the age of 65, performance on memory tests peaks early in the morning and declines in the late afternoon. In fact some studies suggest that you can improve your learning abilities by 20 to 30 percent, just by choosing the right time to do your learning.

To maximize your memory performance, watch the clock. Try to do your new learning at the time of day when you feel most awake and alert.

Upcoming Community Events:

Mark your calendars!

SATURDAY, MARCH 31, 2007



2007 Memory Walk

This year's walk is held at Sarasota Jungle Gardens. Please come out and show your support.

Registration starts at 8am; walk begins at 9am. For more information call the Alzheimer's Association at 365-8883.

Did you know?

More than 400,000 Floridians have Alzheimer's. This population will dramatically increase by the next decade. Why?

1. Baby boomers reaching retirement.
2. Rapid growth of elder population.
3. People living longer.

Alzheimer's affects 10% of those over 65 and 50% of those over 85.

Statistics suggest that most people will eventually need a caregiver or become one.

Alzheimer's Association presents: A Basic Caregiver (ABC) Course

Held on the first Friday of every month at 2PM in Sarasota at Alzheimer's Association located at 1230 S. Tuttle Avenue. The class is also held in Venice at Manatee Community College on the first Monday of every month. Call 365-8883 for reservations and information on other Alzheimer's Association educational programs.

"Comedy Corner"

We know we are getting older when all the names in our address books end in M.D.



News Flash!

The Johnnie Byrd Alzheimer's Research Institute is now accepting research candidates

Contact Lorelei Lindenau-Balazs MA; LMHC for details. 941-917-7197

Free Memory Screenings

The Memory Disorder Clinic offers **free memory screenings** at The Senior Friendship Centers on the 2nd Monday of every month in Sarasota and on the 1st Wednesday of every month in Venice. Call (941) 917-7197 to schedule an appointment.

Sarasota Memorial Hospital Memory Disorder Clinic Administrative Office Location

**1700 S. Tamiami Trail
Sarasota, FL 34239
(941) 917-7197**

www.sarasotageriatrics.com

Clinic Locations

**1921 Waldemere Street
Suite 403, Sarasota
929 S. Tamiami Trail
Suite 203. Osprey**