

Senior Living

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How Medicare Covers Diabetes

Dear Savvy Senior,
How well does Medicare cover diabetes? I'm 66 years old and was recently told by my doctor that I have pre-diabetes. If it progresses to full-fledged diabetes what can I expect from Medicare.

Recently Retired

Dear Recently,
Medicare actually provides a wide range of coverage to help beneficiaries who have diabetes, as well as those who are at risk of getting it – but they don't cover everything. Here's a breakdown of what Medicare covers when it comes to diabetes services and supplies along with some other tips that can help you save.

Screenings: If you have pre-diabetes or some other health conditions that put you at risk of getting diabetes – such as high blood pressure, high cholesterol and triglycerides, are overweight, or have a family history of diabetes – Medicare Part B (medical insurance) will pay 100 percent of the cost of up to two diabetes screenings every year.

Doctor's services: If you're a Medicare beneficiary, Medicare will pay 80 percent of the cost of all doctor's office visits that are related to diabetes. You are responsible for paying the remaining 20 percent after you've met this year's \$183 (for 2018) Part B deductible.

Prevention program: Just launched in April, the Medicare Diabetes Prevention Program provides lifestyle change programs offered by health professionals to help you prevent diabetes. This is available for free to all Part B beneficiaries who have pre-diabetes.

Self-management: If you have diabetes, Medicare covers 80 percent of the cost of self-management training to teach you how to successfully manage your diabetes.

Supplies and medications: Medicare Part B covers 80 percent of the cost of glucose monitors, test strips (100 per month if you use insulin, or 33 per month if you don't), lancets, external insulin pumps and insulin (if you use a pump), after you've met your deductible.

If, however, you inject insulin with a syringe, Medicare's Part D prescription drug benefit will help pay your insulin costs and the supplies needed to inject it – if you have a plan. Part D plans also cover most other diabetic medications too. You'll need to check your plan for coverage details.

Nutrition therapy: Medicare will pick up the entire tab for medical nutrition therapy, which teaches you how to adjust your diet so you can better manage your condition. You'll need a doctor's referral to get this service.

Foot care: Since foot problems are common among diabetics, Medicare covers 80 percent of foot exams every six months for diabetics with diabetes-related nerve damage. They will also help pay for therapeutic shoes or inserts as long as your podiatrist prescribes them.

Eye exams: Because diabetes increases the risks of getting glaucoma and diabetic retinopathy, 80 percent of dilated medical eye exams are covered each year, but eye refractions for glasses are not.

For more information, see "Medicare's Coverage of Diabetes Supplies & Services" online booklet at Medicare.gov/Pubs/pdf/11022-Medicare-Diabetes-Coverage.pdf.

Other Insurance

If you have a Medicare supplemental (Medigap) policy, it may pay some of the costs that Medicare doesn't cover. Call your plan's benefits administrator for more information.

Or, if you're in a Medicare Advantage plan (like an HMO or PPO), your plan must give you at least the same diabetes coverage as original Medicare does, but it may have different rules. You'll need to check your policy for details.

Financial Assistance

If your income is low, and you can't afford your Medicare out-of-pocket costs, you may be able to get help through Medicare Savings Programs. To find out if you qualify or to apply, contact your state Medicaid program.

Also, find out if you are eligible for "Extra Help" which helps Medicare Part D beneficiaries with their medication expenses. Visit SSA.gov/prescriptionhelp or call Social Security (800-772-1213) to learn more.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.

Where Seniors Can Get Help With Home Chores and Small Jobs

Dear Savvy Senior,
What's the best way to find good, trustworthy, qualified people who can help seniors with home chores or small jobs?

Looking for Mom

Dear Looking,
Getting help at home for any number of household tasks is a lot easier than it used to be thanks to a number of web-based tools that can quickly and easily connect you and your mom to a wide variety of skilled, carefully vetted workers. Here's what you should know.

Finding Qualified Help

One of the best ways to find qualified, reliable, trustworthy people that can help with home chores and other small jobs is through referrals from people you trust. But if your friends or family don't have any recommendations, there are a number of online companies you can turn to now like TaskRabbit.com and Takl.com.

These are on-demand service companies that can quickly and easily connect you to skilled workers to handle a wide variety of household chores and small jobs, like cleaning and housekeeping, moving and packing, lawn and yard cleanup, handyman tasks, grocery shopping, running errands, furniture assembly, picture hanging, closet organizing,

and much more.

TaskRabbit currently has more than 60,000 Taskers (workers) in 47 U.S. cities, while Takl currently serves 75 U.S. cities with around 35,000 workers.

All you need to do is download their app, or go to their website, and select the service your mom wants done and set a time when she would like the worker to show up. The software then matches your request and provides you a list of qualified, feedback rated workers (including their hourly rate) from which to choose. Once the job is complete, payment is done through the company's app.

You should also know that all TaskRabbit and Takl workers have to go through a thorough vetting process before they can join their respective company including extensive background checks.

If, however, you can't find a skilled worker through TaskRabbit or Takl, or if they don't serve your area, another option is Amazon Home Services at Amazon.com/services. Like TaskRabbit and Takl, Amazon will connect you to qualified workers that handle dozens of household chores and other small jobs.

Amazon also screens all workers through media searches, online interviews, reference checks, and background checks. And all experts need to have licenses and insurance.

To purchase and book a service, you can either buy a pre-packaged service with a fixed price (like two hours of cleaning) or you can submit a custom request and receive estimates. When booking, you select three different dates and time frames and the pro confirms an appointment. All payment is done through your Amazon account.

Need a Tradesman

If your mom primarily needs of a tradesman like a plumber, electrician, painter, roofer or carpenter for home repairs or remodel projects, you should also check HomeAdvisor.com and AngiesList.com. Both of these sites can connect you with prescreened, customer-rated service professionals in your area for free.

Senior Specific

Another option you should know about is AskUmbrella.com, which is a fee-based membership service for seniors 60-plus that provides qualified, vetted workers to do small jobs in and around the house for only \$16 per hour. Currently available in New York, they are expanding nationally over the next year.

Lower-Income Option

If your mom is on a tight budget, you should also contact her nearby Area Aging Agency (call 800-677-1116), who can refer you to services in her area, if available. For example, some communities have volunteer programs that provide chore and handyman services to help seniors in need. And some local non-profit's offer residential repair services that offer seniors minor upgrades and adaptations to their homes.

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