

# Meeting the Challenges

Winter 1997  
Volume 6 Number 3

## QUARTERLY

A SPECIAL PUBLICATION FOR SENIORS, PERSONS WITH DISABILITIES, THEIR FRIENDS AND FAMILY, AND THOSE WHO

### What IS . . . . .

**A**s the name suggests, it is an *alternative* to traditional medicine. Traditional medicine has as its center medication and surgery.

Alternative medicine, on the other hand, is composed of many other alternatives.

To some people, such common things as chiropractic and osteopathic manipulation represent alternative medicine but to others these are considered traditional or mainstream. You are probably familiar with some of these examples of therapies which are considered to be alternative medicine: acupuncture, aroma therapy, chelation therapy, homeopathy, naturopathy, magnet therapy, massage therapy, meditation, and holistic medicine, which is a combination of several of these.

Alternative therapies have several things in common:

- 1 They are not usually used in traditional medicine

- 2 They tend to view the body as much more of a whole entity in determining how best to assist it
- 3 They generally look more for causes of the problem than symptoms caused by it
- 4 The therapies are based on correcting the underlying problem rather than treating a specific symptom.

As an example, if you develop a sore throat and go to your doctor, he will examine you, tell you that you have an infection (if you do) and treat you with an antibiotic. If you keep getting an infection in your tonsils he may well suggest later that they be removed (surgery). Alternative medicine, on the other hand will approach this same problem from many different directions.

- ④ A practitioner of naturopathy will ask you questions about the foods you eat and what you

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**Office on Aging  
Senior HELPLINK:  
1-800-  
510-2020**

**“A Gateway to  
Senior**

*“The trouble with doing  
something right the first  
time.....  
is that nobody will  
appreciate how difficult  
it was...”* - Anon

*Meeting the Challenges*

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**.....ALTERNATIVE MEDICINE**

might be allergic to and advise that you change your diet along with taking some herbs and maybe vitamins and minerals

- ④ An acupuncturist might well suggest a change in diet along with stimulating various acupuncture points
- ④ A holistic physician would look at your diet, particularly for food sensitivities and suggest various vitamin, mineral, and food supplements along with dietary changes and maybe medication.

At the heart of alternative medicine is the desire to better understand *why* a problem exists. Traditional medicine may be viewed as more of a quick fix (in many cases) while alternative medicine identifies the causes and attempts to correct the underlying problems.

I do not mean to suggest that one form of treatment is better than the other. There are times when traditional medicine is lifesaving and times when the comfort it provides is essential.

Examples of this would be life threatening infections, acute injury and glandular disorders such as diabetes, thyroid and adrenal problems.

On the other hand, alternative medicine can be lifesaving and comfort producing in ways that traditional medicine can not. In areas of degenerative diseases, such as arthritis, heart disease and diabetes, alternative medicine can make a tremendous difference in the quality of a person's life.

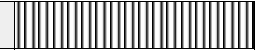
So what can you do to benefit from both traditional medicine AND alternative medicine?

- 1 Take greater charge of your own health and well being
- 2 Ask lots of questions
- 3 Talk with your friends who may have tried different alternatives and find out how they worked for them.

Remember, your health is one of the greatest investments you can make!

• • •

**Dr. Arthur R. Davis, Jr. operates a general/family and internal medicine practice in Indio, California. Dr. Davis is a graduate of Loma Linda Medical School. He says that his one major goal in life is “making a difference” in people’s lives. He continues, “Whether pain be emotional, physical or spiritual, the true joy is helping a patient through it to true healing”. Dr. Davis is currently involved in a new project in the Indio area called a “Center for You”. He envisions this new center as “a place where service and education will come together in a powerful way to help make a difference in the lives of large numbers of people.” We are honored that Dr. Davis will be the keynote speaker at our upcoming “Practical Ways of Meeting Today’s Health Challenge” seminars [See Page 5].**



## “Tai Chi gives you longevity and a healthy body to enjoy it”. - Noel

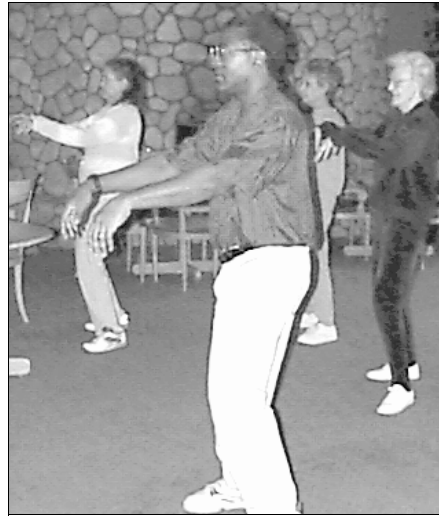
**T**ai Chi means the “great ultimate”, according to Noel Pittman, a Tai Chi Instructor with a commitment to help people change their lives for the better, especially seniors and those with a disability. As one of his students, I see Noel as a gifted and dedicated teacher with a passion for working with his students.

Tai Chi is a Chinese exercise of slow patterned movements. Noel, who has been practicing this exercise form for over 20 years, claims that the benefits of Tai Chi include:

- Improved coordination and balance
- Increased strength, stamina and energy
- Improved flexibility
- Better concentration
- Reduction of stress
- Increased confidence and discipline.

Noel had polio at age 2. At age 16, as a member of the National Ethical Youth Organization in New York, Noel started to study world religions and to search seriously for his own life path. The journey moved him from Karate to Kung Fu to Tai Chi, which he eventually studied with Mr. Peter Lee who founded the Flower Drum Restaurant in Palm Springs.

Noel speaks with reverence of his dedication to his teacher, who gave him a foundation and understanding of Tai Chi, both as



an exercise form and a spiritual pathway. He found Tai Chi to be a form of exercise that could sustain his own health and strength, and also provide a constant source of joy in his life.

Noel explains, “Tai Chi is a self defense art that incorporates the principle of yielding, and protects against any form of negativity.” “This is important, for in all of life it is negativity that destroys balance”, he says.

Through improvement of coordination and balance, Tai Chi helps seniors reduce their risk of falling while building their strength, energy and endurance, and increasing poise and self-confidence, according to Noel. There is growing research to indicate the health benefits of this Chinese exercise for those persons suffering from Multiple Sclerosis, heart disease, and aging.

Although Tai Chi is not well known in the West, its

popularity is growing. To relate, the Western mind must move from rigid to “soft” thinking, and the Westerner must move from instant gratification to consistent practice over time.

Tai Chi is an exercise art form that has many dimensions which defy the Western tendency to categorize. Noel explains that “It is a microcosm of all principles in the universe, and unifies all forms of energy.” “It requires an open mind to understand the consciousness of the world at large.” Noel predicts that Tai Chi will become much more popular in time and that the health of many will be improved as a result.

Noel cannot hide his genuine dedication to helping those with disabilities improve their health. From his perspective, he is in the business of helping individuals save their life simply by using a form of exercise that anyone can do.

Noel recommends that anyone wanting to study Tai Chi should find a qualified teacher. He says that a qualified teacher is someone who has studied for at least three years with someone who is already recognized as a qualified teacher. He suggests further that people check references of anyone they are considering studying with and that they also talk with the teacher’s other students.

For more information on Tai Chi or current classes in the Coachella Valley, you can call



**H.M.O.s Increasing Support for Alternative Therapies**

by Mary Frances Villagomez

**A**fter decades and decades of a primarily “traditional” or “conventional” approach to health care in this country, the pendulum seems to be swinging back towards a more holistic attitude and remedies for treating common health problems.

Of course, there has been a continuing appreciation of the holistic practices of many ancient cultures, at least among some groups of people, but a visit to the public library now can be quite eye-opening. There are an astounding number of books available on this topic.

More and more previously conventional physicians are examining alternative methods more closely, but what about health insurance? Until recently, very few policies or managed care plans have covered alternative treatments, but this also is beginning to change.

H.M.O. stands for “health maintenance organization” and the goal of an H.M.O. is to maintain the health of those it serves - preventive medicine.

Recently, some senior Medicare HMOs, aside from basic Chiropractic services that **MUST** be provided to Medicare beneficiaries, when the need can be demonstrated through x-rays, have begun offering additional optional coverage for self-referred Chiropractic visits. One of these is CareAmerica, who I work for. Under their plan, for an additional monthly fee and a small co-pay, members can refer themselves to 15 Chiropractic visits per year.

Other HMOs are beginning to offer a wide variety of alternative services under special plans. For example, Blue Shield has just begun to offer a plan called “Lifepath”, which is primarily available through employer health plans. Under this optional plan, members can refer themselves to the alternative services of selected practitioners who are participating in the “Lifepath Network”. Services available under this plan include acupuncture, chiropractic, message therapy, and somatic education.

These two examples, of which I am aware, may be strong indicators of an increasing interest among HMOs in providing alternative options for their members.

Mary Frances Villagomez is a Marketing Representative for CareAmerica. Her phone number is 1-800-400-6500, x339.

**FREE Legal Advice and Information Available by Phone for Seniors!**

**S**eniors 60+ can call Inland Counties Legal Services toll-free Tuesdays from 9am to Noon and Thursdays from 1-4pm for free legal advice and information on government benefits, powers of attorneys, simple wills, conservatorships, guardianship, grandparent

**RETIREMENT Means . . .  
HAVING TIME TO  
Do More Important  
Things !**

**R**SVP.

The Retired & Senior Volunteer Program has enabled older Americans to continue making significant contributions to others, in the communities where they live, since it was started over 25 years ago.

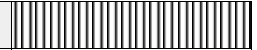
R.S.V.P. volunteers are provided exciting opportunities for personal growth and satisfaction through this federally funded program. People, aged 55 and over, are able to apply their expertise and skills in meaningful ways through placements with nonprofit organizations and public agencies.

No matter what the level of education or experience, and whatever a person’s special interest, R.S.V.P. has opportunities, which will be fun and challenging. Volunteers choose their assignments from a broad list of possibilities, which are provided through R.S.V.P. offices.

To find out more about how you can get that old ZING back into your life as an R.S.V.P. Volunteer, call them.

In Western Riverside County  
(909) 929-0423

In the Coachella Valley  
(760) 341-0401



➤ ➤ ➤ ➤ **Important SEMINARS Planned** ⬅ ⬅ ⬅ ⬅

**“Practical Ways of Meeting Today’s Health Challenge”**

**Free - Includes Lunch, Door Prizes,  
Important Speakers and Very Useful Information!**

**Make Your Plans Now to Attend the Seminar Nearest To You !**

**Tuesday, February 24TH at the Annenberg Center, Palm Desert  
Thursday, February 26TH at Indio High School**

**Tuesday, March 24TH in Corona at a site to be determined  
Thursday, March 26TH in Moreno Valley at a site to be determined**

☆☆☆☆☆☆Nothing Will Be Sold. Absolutely Free for Seniors.☆☆☆☆☆☆

**Morning Speakers**

- “Recognizing Symptoms of Illness” - Chandra Shakar, M.D., Internal Medicine, Gerontology Specialist
- “How to Get Good Service from an H.M.O.” - Mary Frances Villagomez/CareAmerica
- “Home Health Care Solutions” - Toni Kisgen/Visiting Nurses Association
- “Getting Help Through Support Groups” - Michael Goryan/Alzheimer’s Association

**Keynote Speaker:** Dr. Arthur R. Davis, Jr.  
“Some Things You Can Do To Help Yourself Feel Better RIGHT NOW”

**After Lunch Workshops:**

- “Getting to the Doctor: Transportation Services”  
In Coachella Valley: Customer Service Representative/SunLine  
In Western County: Shauna Austin, RTA/Cathy Bechtel,RCTC
- “Senior Services Available through Office on Aging” - Annette Green/HelpLink
- “Know Your Guaranteed Rights to Medical Care” - Ann Kasper/HICAP
- “How to Construct a Durable Power of Attorney” - George Dickerman/Riverside Attorney

**All Seminars begin at 9 A.M. with Sign-In and Continental Breakfast.**

**Pre-Registration is required. Attendance is limited.**

**Call HelpLink at 1-800-510-2020 today to reserve your place or for information.**

**These important seminars are funded by Riverside County Office on Aging and co-sponsored by Desert Council for Aging, with the generous assistance of our volunteer speakers and the organizations they represent. Door prizes provided by public service minded corporate sponsors.**



## You See Floaters or Flashes of Light: IS IT

## Editorial

**I**t very well could be serious - but probably is not.

The small specks or clouds, which you may see moving in your field of vision, are called "floaters". Floaters can have different shapes and can appear as dots, circles, wiggly lines, clouds or cobwebs.

Floaters are actually tiny clumps of gel or cells in the clear jelly-like fluid inside your eye, called the vitreous. If you see floaters in your eye, what you are actually seeing are the shadows they cast on your retina, which is the nerve layer at the back of the eye that senses light and allows you to see.

The appearance of floaters can be alarming, especially if they develop suddenly, but are actually quite common. When people reach middle age, the vitreous gel, which fills the eye, may start to thicken or shrink. Floaters can be caused by the vitreous gel pulling away from the back of the eye. This cause of floaters is more common for people who:

- ◆ are nearsighted
- ◆ have undergone cataract operations
- ◆ have had laser surgery of the eye
- ◆ have had inflammation inside the eye.

Floaters, which are not serious, can still be annoying! They can get in the way of clear vision, especially if you are trying to read. One thing you can do is to

move your eyes rapidly up and then down to try to move the floaters out of the way. This sometimes works. Also, many floaters will fade over time and become less bothersome, though some may remain in your vision indefinitely.

The flashes of light, which may sometimes be seen, have a related cause. When the vitreous fluid rubs or pulls on the retina, it creates a sensation of flashing lights or lightening streaks. As we grow older, it is more common to experience these flashes. The flashes can appear off and on for several weeks or months.

### When to Get Help

Remember, the appearance of floaters and flashes of light can be caused by a tearing of the retina as the shrinking vitreous gel pulls away it. The floaters could be caused by bleeding in the eye from a torn retina. A torn retina is always serious because it could lead to retinal detachment and the loss of sight.

You should have a medical eye examination by an ophthalmologist as soon as possible if:

- ◆ even one new floater appears suddenly
- ◆ you see sudden flashes of light
- ◆ you notice other symptoms, like loss of side vision.

While not all floaters and flashes are serious, it doesn't pay to take chances with your sight.

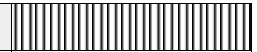
Former President Jimmy Carter once said that volunteerism will save this country. That may be, but there is research evidence that the benefit of volunteering to help others is really more of a personal benefit. In fact, studies show that those who volunteer live longer, healthier, and more fulfilling lives.

In these times, there are many opportunities for us to volunteer. Organizations like the American Heart Assoc., the Cancer Society, Braille, and the Aids Projects, can always use more volunteers. Our TRIP program relies on volunteer escorts and drivers to help isolated seniors and persons with disabilities. The PEER program at the Office on Aging is made up of volunteer counselors. RSVP needs us.

There are literally hundreds of nonprofits, churches and schools in Riverside County with opportunities for us to pitch in and get back into the business of living.

That's what volunteerism really is - when we volunteer, we open ourselves again to the excitement of really being alive and the satisfaction of knowing that what we are doing is important and matters! And that just may be better for us than both exercise and medicine.

-Richard Smith



## New Program Announced to Recognize and Report Medicare and Medi-Cal Fraud

**C**riminal fingers are at work in every area of Medicare and Medicaid. Illegal scams currently used to rob the programs include:

- ☛ **Bribes for Medicare Card Numbers** - beneficiaries are offered \$50 or more for their number. Health care providers then use the numbers to bill programs for services not provided
- ☛ **Bribes for Medical Services** - beneficiaries are offered \$100 or more to go to a medical clinic for “free” exams and tests. Programs are then billed for the services as if their doctor had ordered them
- ☛ **Free Services That Aren’t Free** - beneficiaries are offered free groceries, medical equipment or home cleaning services, which are then billed to the programs
- ☛ **Free Milk** - beneficiaries are offered free milk (usually Ensure or Sustical) to supplement their diet and these products are then billed to the programs
- ☛ **Unneeded Medical Exams** - a doctor is engaged to come to an assisted living facility, often monthly, to give residents unneeded physical exams which are then billed to the programs.

Fraudulent and wasteful claims threaten the very life and health of the Medicare program. The

Government Accounting Office (GAO), estimates that more than \$2 million is stolen from Medicare EVERY HOUR of EVERY DAY.

There is a new program to train seniors to recognize and report Medicare and Medi-Cal fraud and abuses. The *Senior Counselors Against Medicare Scams*, SCAMS for short, will train seniors as counselors who will then train other seniors to resist and report these illegal scams.

According to Ann Kasper, director of HICAP for Riverside, San Bernardino, Inyo and Mono Counties, “Under the new Kennedy-Kassebaum Health Accountability Act, those convicted can face up to 10 years in prison, or up to 20 years if someone is harmed...life in prison if someone is killed.” Kasper continues, “The stakes are getting higher and SCAMS is going to make it even harder for the scammers to operate.”

HICAP will find the volunteers to participate in the SCAMS program. Kasper says, “Almost without exception I have found they (seniors) to the right and honest thing when the facts are presented. They are quick to volunteer their help and their skills when asked. The Senior Counselors are the lynchpin of the SCAMS program.

To volunteer to become a SCAMS Counselor, call HICAP at

### HERE’S HOW YOU..Can Help Stop the Fraud and Abuse:

- ☺ Never give your Medicare or Medi-Cal number to anyone other than providers of service who you know.
- ☺ Avoid offers of “free” medical tests or supplies in exchange for a “peek” at your card.
- ☺ Never sign a blank form. Read and keep a copy of any document or agreement you sign. Get a receipt if you return rented medical equipment.
- ☺ Treat your Medicare or Medi-Cal card the way you treat a credit card - never loan it to anyone.
- ☺ Ask your provider if you don’t think you received services for which you are being charged, or if you feel the service was unnecessary, or if you don’t understand the charges billed.
- ☺ Beware of advertising that promises Medicare will pay for certain care or devices.
- ☺ Beware of “free” cholesterol checks, promises of stroke prevention, non-invasive blood flow studies, breathing machines, and the like.
- ☺ Rely on your doctor’s advice to prescribe appropriate treatment for you.

**Contact HICAP  
at 1-800-273-4227**

(or your Medicare or Medi-Cal office)  
**immediately if you suspect  
fraud or abuse.**



## WARNING SIGNS of Possible Alcohol Abuse

**T**here are some definite warning signs that could indicate alcohol abuse by someone you know or love. Alcohol problems can have very serious health consequences, but the good news is that alcohol problems can be successfully treated at any age.

Following are some warning signs to watch out for:

- ⊙ Person drinks to calm nerves, forget worries, or reduce depression
- ⊙ Person is losing interest in food
- ⊙ Person is been observed gulping drinks or drinking quickly
- ⊙ Person has made untrue statements about their drinking habits
- ⊙ Person frequently drinks when alone
- ⊙ Person is known to have been drunk often (3-4+ times is last year)
- ⊙ Person has injured themselves or another while intoxicated
- ⊙ Person frequently acts irritable, resentful, or unreasonable during nondrinking periods
- ⊙ Person is experiencing medical, social, or financial problems which can be attributed to drinking alcohol.

Not everyone who drinks regularly or heavily is an alcohol abuser, but these warning signs may indicate a problem. Call HelpLink at 1-800-510-2020 for the outreach services available in your area.

[SOURCE: National Institute on Aging]

A Special

*Thank You !*

We at The Partnership are very grateful for the efforts of one of our very special volunteers: **Lois A. Murray.**

She took it upon herself to begin writing to companies like Wendy's and others to request donations to support the TRIP program. As a direct result of Mrs. Murray's letter of request, Wendy's did contribute financial support for the program.

**Thank you for your help and friendship Lois!**

Richard Smith  
/for the Board of Directors of the  
*Partnership to Preserve Independent Living  
for Seniors and Persons with Disabilities*

***IF you have no idea what transportation is available in your area, or how to get where you need to go.....***

***IF you have been unable to travel to get to your doctor, or shop for groceries, or get prescriptions, or for other reasons.....***

***IF you have called a transportation company with a problem or complaint and they have been unwilling to help you.....***

**CALL HelpLink @ 1-800-510-  
2020**

**from anywhere in Riverside County**

## Take A Hike!

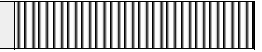
**A**ctually, that could be some of the best advice anyone might give us, according to the American Heart Association.

Besides the well-known benefits for our heart and circulation, other results can be felt almost immediately:

- ◆ Walking can give us more energy and stamina
- ◆ Walking can tone muscles
- ◆ Walking can relieve stress and tension, and help us relax and sleep better too!

If we are over 40 though, and not accustomed to regular exercise, we should talk with our doctor before starting a vigorous walking program.





## New Oral Agents for Diabetes — Are You A Candidate To Be Switched From Insulin?

### EDITOR'S NOTE:

This is the second article in this series by Dr. Martinez. The first explained what diabetes is, what its symptoms are, and described the long term effects of untreated diabetes. If you did not receive the Spring 97 issue of Meeting the Challenges, or would like another copy, please call us at 1-800-510-2020.

**I**n the past four years more oral agents for diabetes have become available in the United States than in the past 40 years!

Until four years ago, the only available drug class was called Sulfonylurea. These agents work by stimulating the pancreas (the organ that makes insulin) to release more insulin into the blood stream. Now, with better understanding of the pathophysiology (cause) of this disease, we have no less than three different classes of drugs for diabetes, and they all work outside of the pancreas.

The two types of diabetes are called "Type 1" and "Type 2". Type 1 diabetes usually starts at a young age (hence, formerly called Juvenile diabetes), and is characterized by absence of circulating insulin. Type 1 diabetes can ONLY be controlled by insulin shots.

Type 2 usually starts in middle age and can usually be controlled with diet and oral agents. The majority of insulin users today, however, are actually Type 2 diabetics, but the trend is changing.

The majority of Type 2 diabetics have normal or even elevated insulin levels and the defect lies in their bodies being unable to utilize their own insulin. Therefore, we have what is called *insulin resistance*. The action of two new classes of diabetes drugs is directed towards attacking this insulin resistance.

I like to use the analogy of the insulin resistance of insulin receptors being a lock that has to be opened by a key, which is insulin, in order for the door to open to allow the entry of glucose (sugar) into the tissues. If the locks are rusty, they need to be lubricated to allow them to be unlocked. The two classes of new drugs, which facilitate utilization of insulin, are called "insulin receptor sensitizers".

One of these classes is called Metformin (brand name Glucophage) and the other is called Troglitazone (brand name Resulin). Besides acting on the insulin receptors, these drugs also have an effect on the liver, which stores 75-80% of the body's stored sugar, called Glycogen. Normally, the liver releases adequate amounts of Glycogen to supply vital organs like the brain, heart, and kidneys, which need sugar to maintain their function. Metformin and Troglitazone can regulate the release of this stored sugar thus improving diabetes control.

If you are a couch potato or refuse to exercise, blood sugar can go up as a result of poor utilization of sugar in periphery or muscle tissues. Troglitazone helps to improve utilization of insulin in muscle tissues and Metformin may also have some effect on the peripheral receptors in the muscle.

These drugs can work alone and in combination with other agents. I have been successful in switching Type 2 diabetic patients from insulin to one of these agents, usually in combination with a sulfonylurea agent. This process should only be undertaken under the guidance of your primary care physician or a diabetes specialist. Metformin can cause dangerous side effects in patients with certain other conditions. Troglitazone has fewer side effects, but is considerably more expensive.

The third new class of drug is called Acarbose (brand name Precose). The main action of this agent, in the digestive tract, is to block absorption or more complex sugars or carbohydrates and is especially good for lowering blood sugar after a meal.

These new drugs can also be used in combination with Sulfonylurea and insulin and the insulin dose can often be lowered in this way.

With four classes of oral agents and insulin, it is now easier to control blood sugar levels for the millions of diabetics around the



## NEW TRANSPORTATION OPTIONS IN THE COACHELLA

**N**ew transportation options are now available, in the Coachella Valley. Recent reports of the Riverside County Transportation Commission have indicated that there are diverse public transportation needs, which require different transportation services.

Through the sharing of data bases, SunLine Transit Agency and The Partnership are combining traditional bus and road SunDial service with the social service, volunteer based TRIP program to break new ground in providing public transportation through the TRIP-PLUS *test project*.

SunDial service and TRIP volunteer transportation services complement each other and the resulting cooperative service should be more efficient and cost effective.

SunDial services are available for special transportation needs whenever fixed route services are also available in an area. This means that, unlike most private providers of special transportation, which operate on a 9 to 5, five days a week schedule, SunDial may be available for extended hours and on weekends. Another very important advantage of SunDial service is the fact that vehicles are equipped with hydraulic lifts and mobility securement devices, making travel for persons in wheelchairs both easier and more safe.

There are, however, many

more persons who need special transportation than those who rely on wheelchairs and there is much greater demand for service than SunDial is capable of providing at this time. TRIP-PLUS is expected to help meet this excess demand by expanding total system capacity and providing additional needed rides.

There are other advantages to the transportation provided through TRIP. For example, with standard "dial-a-ride" or curb-to-curb service, riders need to be picked up and left at so many different places that, no matter how good the scheduling effort, there are always many costly miles of vehicle travel with empty seats, which TRIP eliminates. Also, because there are so many diverse origins and destinations, many riders must often endure long travel times, inconvenient pick-up times, and often time wasted, while they wait for pick-up or wait at their destination prior to appointment times.

There are other curb-to-curb service obstacles to travel for many who need special transportation, and for the frail elderly in particular, which include a physical inability to get out of their residence and to the curb for pick-up, an inability to wait at curbside for pick-up, or an inability to travel for long periods because of lack of stamina or other physical problems.

TRIP maximizes customer

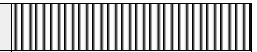
convenience, allowing users to travel when they need to travel, and also minimizes time wasted waiting for or during travel. Unlike curb-to-curb service, which only allows one point of origin and one destination per trip, TRIP facilitates multiple purpose excursions, like going to the doctor, going to the store to shop for groceries and getting some books to read at the library - all in the same trip. The cost to the public is logically less when only one trip is paid for instead of the three which would be necessary using curb-to-curb service.

Curb-to-curb service is also obviously limited to the specific areas where service is provided, so persons outside of the service area or persons needing to travel outside the service area, cannot normally be served. TRIP is able to provide these services.

Seniors or persons with disabilities, who live in the Coachella Valley and who have transportation needs which are not currently being met, (and persons who already have ADA Certification from SunDial) may be eligible for participation in the TRIP-PLUS program.

Persons who may be eligible should call HelpLink at 1-800-510-2020 and tell the Riverside County Office on Aging Senior Services Specialist that they live in the Desert and need transportation. The operators will ask you a few questions, and begin the application process if appropriate.

Your comments about the program



**The Health Insurance Counseling and Advocacy Program [HICAP]: PROVIDES FREE OBJECTIVE INFORMATION ABOUT HEALTH CARE**



HICAP services are free. Trained volunteer counselors, registered by the California Department of Aging, provide independent, unbiased information to help you make good decisions about health care coverage.

HICAP volunteer counselors do not sell anything. They do not endorse or recommend any specific plan of policy.

Seniors and other people on Medicare should call HICAP if they:

⇒ Need help to understand

- Medicare (and who doesn't?)
- ⇒ Would like help to compare private Medicare Supplemental plans
- ⇒ Need help with the review of HMOs (health maintenance organizations) or Managed Care options
- ⇒ Need help developing a system to organize doctor and hospital bills
- ⇒ Need help filing Medicare and private insurance claims
- ⇒ Need help preparing a Medicare appeal or challenging claims denials
- ⇒ Would like to learn about

- government assistance programs
  - ⇒ Would like to explore long-term care options
  - ⇒ Or would just like to better understand your rights as a health care consumer!
- To get more information, to set up a counseling appointment, to schedule a community education presentation, or to sign up as a volunteer, call HICAP: **1-800-273-4227**. In Riverside and San Bernardino, call (909) 697-6560.

**Please Let Us Know WHAT YOU THINK !!!!**

**If you could just take a minute and send us your answers to a few questions for us, it would really be appreciated. Thank you.**

- 1 How INTERESTING is the information we provide in the newsletter?  
Very            Sort of            OK            Not very            Not at all
- 2 How USEFUL to you is the information which is presented?  
Very            Sort of            OK            Not very            Not at all
- 3 Do you read the newsletter yourself?            YES            NO
  - 3a If you read the newsletter, how much time do you usually spend?  
More than 1 hour            30 min. to 1 hour            Less than 30 min.
  - 3b Please indicate all others who read the newsletter we send you:  
Spouse    Parents    Children    Caregiver    Friends    Neighbors  
Others - who? \_\_\_\_\_
- 4 Do you enjoy receiving the *Meeting the Challenges* Quarterly?            YES            NO
- 5 What can we do to make it better? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Thank you for taking the time to complete this survey!**

Please mail it to:

Customer Service c/o The Partnership, 6296 Rivercrest Drive, Suite K, Riverside, CA 92507.



# The INs and OUTs of TRAVEL SCAMS

**I**t can be very exciting to learn that you just won a “free” trip. OK, let’s pack the dog, grab some skin lotion and hit the road! Not so fast grasshopper.....

According to the United States Office of Consumer Affairs, you are probably ABOUT TO BE SCAMMED:

- ☑ Notifications of free trips, and discounts on hotels and airfares, which can come by phone, postcard or personalized letter, usually don’t disclose the hidden fees involved, such as, deposits, surcharges, excessive handling fees or “taxes”. With the free trip and all those discounts and deals, you could end up paying for that trip two times over.
- ☑ Then there is the “two-for-one” deal that often can be more expensive than if the two of you had just paid for the whole trip yourselves.

- ☑ How about the voucher or “certificate” that you get for great accommodations for three nights at the music capital of North Dakota? You pay up front, get an uncomfortable “budget” room and then the company is out of business so you can’t even make a complaint.

Here are some tips to avoid being taken to the cleaners:

- ☑ Check the reputation of any travel service you use.
- ☑ Avoid any situation where there is pressure to “act now” or pay for hotels in advance.
- ☑ Reseach any cut-rate offer you receive...you know how that saying goes..YOU GET WHAT..
- ☑ Get copies of brochures and contracts before agreeing to anything
- ☑ Never give your credit card # to a company or anyone you don’t know!

## *Partnership to Preserve Independent Living for Seniors and Persons with Disabilities*

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**inside...**

Your Winter 98 Issue of *Meeting the Challenges*

✓*What Is ALTERNATIVE MEDICINE?* ✓*Tai Chi - the benefits*  
✓*FREE Upcoming Seminars: “Practical Ways of Meeting Today’s Health Challenge”* ✓*Floater and Flashes of Light: IS IT SERIOUS?* ✓*New Oral Agents for Diabetes* ✓*New Transportation Options* ✓*FREE Objective Health Care Information.....and More....*