

# Meeting the Challenges

Quarterly

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

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Riverside County Office on Aging

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**and the generous contributions of our readers...**

**- A VERY SPECIAL THANK YOU TO MARGARET BERSHAS!**

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**...and @ [www.Vitalco.net](http://www.Vitalco.net)  
24 hours a day—EVERYDAY  
Information and Resources**

**A SPECIAL PUBLICATION TO HELP US MEET OUR DAILY CHALLENGES AND LIVE MORE SUCCESSFULLY.....**

### ***Help When You Need It: Case Management is Special***

By Renée Dar-Khan, S.S.W., Care Planning/Case Management, Riverside County Office on Aging

**E**veryone needs a little help occasionally, but what happens to those who need help consistently, in several areas of their lives and lack the personal resources to help themselves? Those persons may benefit from case management services.

The goal of case management is to enable functionally impaired persons to obtain services that promote and maintain the optimum level of functioning in the least restrictive setting possible. Case management is an ongoing process consisting of the assessment of wants and needs, planning, locating and securing support services, and then monitoring individual progress.

The inclusion of case management enhances the care delivery system by filling the gap between independence and premature long-term care placement. Those eligible for case management services are in need of assistance with Activities of Daily Living (ADLs), such as eating, bathing, dressing, toileting, moving in and out of bed or chairs, and walking or moving about. Problems with Instrumental Activities of Daily Living (IADLs) occur when one has difficulty with housekeeping, money management, meal preparation, laundry, transportation, and home repairs.

Consumers may be referred to case management by community agencies, social workers, the Department of Public Social Services, and home health agencies. Case management services can also be accessed through self-referral by calling the

*(Continued on page 2)*

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*Please send your donation, in any amount, to:*

Partnership to Preserve Independent Living  
6296 Rivercrest Drive, Suite K  
Riverside, CA 92507

Thank you for your generosity and assistance!!

#### *Meeting the Challenges*

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POSTMASTER: Send address changes to Partnership to Preserve Independent Living for Seniors and Persons with Disabilities, 6296 Rivercrest Drive, Suite K, Riverside, CA. 92507.

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Senior HelpLink at the Riverside County Office on Aging at 1-800-510-2020.

Clients are assigned to a social worker, who serves as the primary case manager. The case manager maintains

communication with clients by telephone and in-home visitation. The case manager is seen as an advocate and liaison to assist the client in locating and maintaining community resources. ■

### **ACCURATE ALZHEIMER'S TEST MAY BE AT HAND.....**

By Michael S. Goryan, M.A., Director of Education, RFCE

Recently, researchers at the University of Brescia, Italy studied 86 people with either mild dementia or memory problems that weren't yet significant enough to call Alzheimer's, and believe they may have found an accurate test for diagnosis of the disease.

People with Alzheimer's have a buildup of amyloid precursor protein (APP) in their brains. Levels of this protein in people with Alzheimer's are also abnormally low in the blood-clotting cells called platelets. The level of APP in platelets was significantly lower in the people with early mild Alzheimer's than in those without memory problems. People with memory problems—sometimes called mild cognitive impairment—had much lower levels of the protein, as well.

Researchers claim the test to be close to 90% accurate in identifying people with either mild Alzheimer's or mild cognitive impairment. Although you can't rush to your doctor to have this blood test, it holds great potential for an easy, accurate test for Alzheimer's. Current testing only allows a best guess as to whether a person has Alzheimer's disease, and it is still true that an autopsy is the most accurate method for determining presence of the disease.

Ideally, a useful test for Alzheimer's would be able to diagnose the disease before symptoms develop. Thus, such a test would be most useful in someone at high risk for Alzheimer's—someone with a strong family history or with an abnormal *ApoE* gene, known to be linked to Alzheimer's. Even more importantly, such a test would allow doctors to treat the disease earlier, and better delay the occurrence of more severe problems later. ■

**Office on Aging Senior HELPLINK.....1-800-510-2020.....REAL PEOPLE TO TALK WITH!!**

*“If you can't afford to do something right... then be darn sure you can afford to do it wrong.”*

- Charlie Nelson,  
WW1 flying Ace

**PLEASE REMEMBER.....**  
To mark Line 53 on your California Tax Return and make a contribution to help support the California Senior Legislature (CSL). The CSL is a volunteer senior advocacy organization that works in Sacramento to help provide and improve services for older Californians.

### ***Your Fingernails Can Warn of Other Health Issues***

- Yellowing, pitted, or crumbling nails, sometimes with red spots, may indicate a person is suffering with Psoriasis.
- Spoon shaped nails are associated with iron deficiency anemia and diabetes, but may also be a normal, inherited, condition.
- Transverse ridges, often white, are caused by high fever, shock and myocardial infarction.
- Clubbing, or an exaggerated curve of the nail, may be associated with gastrointestinal, cardiac, and pulmonary disease.

[SOURCE: [www.e-fingernail.com](http://www.e-fingernail.com)]

To find out about **Caregiver Services... In-home assistance... Transportation...** Or just to talk with someone about your individual challenges...**Call the Riverside County Office on Aging Senior HelpLink at: 1-800-510-2020**

### New **InfoVan.....**

***Bringing Information and Resources to You!***

**L**ook for the InfoVan in your town soon. It is loaded with useful information on such things as how to access health and social services, and many ways to improve the quality of our lives and help us to continue to live independently - even how to use a computer and the Internet.



There are videos to view and information on diet and fitness, transportation, Veteran's programs, lifelong learning opportunities, housing, home safety and more! The InfoVan is a great resource for older adults, adults with disabilities, and caregivers.

InfoVan travels throughout Riverside County, with stops at senior centers, shopping malls, medical centers, libraries community meetings, fairs, and other public gatherings and locations.

To find out when and where the InfoVan will be in your area, call toll free, the Riverside County Office on Aging HelpLink at 1-800-510-2020. ■

**New Number for Riverside County ADULT PROTECTIVE SERVICES .....1-888-960-4477**

## Crafts are Much More than “something to do”

By Patsy Lang

Seniors with hobbies seem to enjoy life and have more energy and enthusiasm. For myself, nothing is more satisfying than creating something special out of nothing. I began doing small crafts a few years ago in order to relieve stress due to a shoulder injury. Crafts helped me to center my thinking on completing a crochet pattern or a plastic canvas project, relaxing the muscles causing my pain.

Now, on Tuesday afternoons, 6 to 10 of us meet in the activity room at the park where I live. We share ideas about plastic canvas and other crafts. Last year we created 15 angels that really looked beautiful on the Christmas tree in the lobby. Recently, we have been making “welcome signs” for the new residents in our park.

Some of the gals come to visit and some come every week. Jan came to visit one week, and the next week asked if she could work on a welcome sign. She took a pattern home and came back the next week with a finished

sign and told us that her headaches were much less intense.

Joan also uses crafts to keep her mind and hands busy. She is recuperating from a broken hip, and had never done plastic canvas before. She is now making canvas heart refrigerator magnets for her grandchildren. She enjoys the activity and her grandchildren love the magnets.



*This is a “Basket of Flowers” refrigerator magnet.*

For many of us this is a wonderful way to create meaningful gifts for children, grandchildren and friends, which saves the budget. You know grandchildren love anything grandma creates especially for them. Also this is a marvelous way to get the focus on something besides the normal pangs of growing more mature.

So how do you get started!! Gather a few friends and neighbors. Decide on the time and place for a weekly or bi-weekly session. The tools, canvas, yarn, scissors, pattern book can be found at the usual places like mass retailers and variety stores. Also, most cities have a craft shop of some kind - look in the yellow pages.

The Internet has free patterns but, if you would like the pattern for the “Basket of Flowers” refrigerator magnet, please call The Partnership at 1-800-510-2020 or send your name and address to: “Partnership-Crafts”, 6296 Rivercrest Drive, Ste K, Riverside, CA 92507. They will be glad to send you the pattern. ■

You can find craft patterns and other information about hobbies and crafts on the Internet at:

**Vital Connections**  
<<http://www.vitalco.net>>

The “Hobbies & Crafts” section contains A-Z links for arts, crafts and hobby enthusiasts—suggest other websites!

**Please complete our annual satisfaction survey and mail a copy to:  
Partnership Survey, 6296 Rivercrest Drive, Suite K, Riverside, CA 92507**

CUT HERE AND MAIL PAGE OR MAKE AND MAIL PHOTOCOPY

**1. Which best describes your opinion of *Meeting the Challenges*?**

- Very useful information
- Somewhat useful information
- Not very useful information
- Information it provides is not useful at all

**2. Which age group includes you?**

- Less than 30 years
- 31—60 years
- 61 and more years

**3. How would you describe your health?**

- Very good, no disabilities
- Some problems, occasional disabilities
- Serious or chronic problems with associated disabilities

**4. Which best describes what you normally do? [Please check all that apply]**

- Save issues for future reference
- Share articles with family and or friends
- Discard issue after reading
- Don't read the magazine (Send us your address and we will take you off the mail list)

**5. Which of the following describe issues and challenges you are facing? [Please check all that apply and provide other information, as requested]**

- Personal health challenges (Medical problem: \_\_\_\_\_)
- Caregiving (Relationship: \_\_\_\_\_)
- Maintaining personal independence (Main difficulty: \_\_\_\_\_)
- Advising parents on aging issues (Which? \_\_\_\_\_)
- Living smarter to avoid later challenges

**6. If *Meeting the Challenges* was not published anymore, which best describes how you think you would be affected?**

- Would probably be able to get the information somewhere else
- Already get the information from other sources
- Would probably not be able to get the information from other sources

**7. How important is it to continue to receive and read *Meeting the Challenges*?**

- Very important
- Somewhat important
- Not at all important

**PLEASE CONTINUE THE SURVEY ON THE NEXT PAGE.....**

**FREE VIDEO OR FITNESS BOOK TO FIRST TEN PEOPLE TO RETURN SURVEY BY MAIL**

CUT HERE AND MAIL PAGE OR MAKE AND MAIL PHOTOCOPY

..... SURVEY CONTINUED FROM PREVIOUS PAGE

8. Please rate each of the following articles (from the last three issues of *Meeting the Challenges*) by writing a **“1” for Very Useful, “2” for Somewhat Useful, “3” for Not Very Useful, or “4” for Do Not Recall** in the blank before each title:

- \_\_\_\_\_ How Much Were You Affected by the Events of 9/11 ?
- \_\_\_\_\_ How to Protect Yourself from Predatory Lending
- \_\_\_\_\_ The Legal Rights of Persons with Disabilities
- \_\_\_\_\_ What Is Hearing Loss?
- \_\_\_\_\_ What are the State-Mandated Rights for Persons in Care?
- \_\_\_\_\_ When Hoarding Becomes a Community Concern
- \_\_\_\_\_ Protecting Your Finances from Unscrupulous Relatives
- \_\_\_\_\_ Be Alert to Threats to a Senior’s Financial Independence
- \_\_\_\_\_ Diabetes Is Guilty of Racial Discrimination
- \_\_\_\_\_ Understanding Unusual Behavior
- \_\_\_\_\_ Do You Need A Lawyer to Write Your Will?
- \_\_\_\_\_ High Blood Pressure and Cholesterol Now Suspect in Alzheimer’s
- \_\_\_\_\_ How to Take Control of Your Home Electric Use
- \_\_\_\_\_ Understanding Heat Exhaustion and Heat Stroke
- \_\_\_\_\_ What to Do If Your Wallet or Purse Is Lost or Stolen?
- \_\_\_\_\_ Chemical Dependency: Intervening with Care and Compassion

9. Other comments or thoughts you would like to share with us?

[Please use additional paper as necessary—suggestions, complaints, compliments—we would like to know what you think about Meeting the Challenges !!!]

**BE ONE OF THE FIRST TEN PEOPLE TO COMPLETE AND RETURN THIS SURVEY TO US BY MAIL ....AND WE WILL GIVE YOU YOUR CHOICE OF ANY OF OUR VIDEOS OR A COPY OF THE GREAT “FITNESS AFTER 50” BOOK, ABSOLUTELY FREE! THIS SURVEY IS ANONYMOUS, SO YOUR NAME IS NOT REQUIRED, BUT PRINT YOUR PHONE NUMBER HERE \_\_\_\_\_ AND WE WILL CALL YOU IF YOU WIN OR WE HAVE ANY QUESTIONS ABOUT YOUR SURVEY.**  
To qualify to win, your survey must be sent by mail and must include your phone number.

**Please complete our annual satisfaction survey and mail a copy to:  
Partnership Survey, 6296 Rivercrest Drive, Suite K, Riverside, CA 92507**

***Thank You for participating in our annual reader satisfaction survey!!!***

## Treatment of Pension Plans in Medi-Cal Qualifying

By Robert J. Cullen, CFP

**P**ension plans receive special treatment when a couple or individual applies for Medi-Cal assistance to pay for nursing home care. Unfortunately, confusion runs rampant in this area. Not only do consumers typically not understand the rules, many Medi-Cal eligibility workers incorrectly advise applicants when they apply for assistance.

Let's talk first about IRA rules for a married couple. The spouse who is still living at home (the "well spouse") can keep a certain level of assets and still qualify his or her mate for Medi-Cal assistance. Called the Community Spouse Resource Allowance (CSRA), the allowable amount for 2001 is \$87,000. Too often, Medi-Cal eligibility workers tell applicants that IRA balances must be included in the CSRA. This is incorrect.

If the well spouse owns the IRA, 401k or 403b account, the entire amount of the plan is exempt. This means the well spouse can own his or her retirement plan(s) in addition to the \$87,000 CSRA. There is no dollar limit on the amount a well spouse may hold in a qualified retirement account. There is also no Medi-Cal requirement that income be paid from the well spouse's plan (s).

If the ill spouse owns the IRA (or the applicant is not married), then periodic payments of principal and interest must come from the IRA to make the balance exempt for qualifying purposes. These payments are added to the ill spouse's income in determining if the individual has a co-payment for his or her care.

Medi-Cal workers often become doubly confused if retirement assets are invested in a fixed or variable deferred annuity. Typically they want to apply Medi-Cal annuity rules, which require annuitization according to specified life expectancy values. This is incorrect. The investments held by an IRA or 401k do not change its treatment under Medi-Cal regulations. The annuity rules only apply to non-qualified annuity contracts, i.e. non-retirement assets.

Most consumers know an IRA or 401k owner must meet minimum distribution requirements after attaining age 70 1/2. If calculated correctly, these distributions include principal and interest and meet Medi-Cal's rules for exempting the balance of the pension account.

### Summary

- **Qualified retirement accounts owned by well spouses are always exempt. No payments are necessary.**
- **For ill spouses and single applicants, periodic payments of principal and interest from a retirement account will make the balance exempt.** ■

Robert J. Cullen is a Certified Financial Planner and president of Cullen Financial Services, Inc., 818 N. Mountain Ave., Ste. 217, Upland, CA 91786. You can contact Mr. Cullen at: (909)920-3138 or email: [robert.cullen@lpl.com](mailto:robert.cullen@lpl.com)

*The information provided by this article is meant for general guidance only and should not be construed as specific advice for any individual circumstance.*

## LEARNING IT'S ALZHEIMER'S...WHERE CAN YOU TURN?

By Roberta L. Wertenberg, Coordinator, 5th District, Adult Protective Services, C.A.R.E. Program

**Y**ou have been to your physician, and he has diagnosed Alzheimer's Disease, the most common type of dementia. Perhaps one of four medications has been prescribed in treatment. Your physician has addressed the physical manifestations of the illness, but has left you without an understanding of what comes next. Where can you turn to find information, resources, and support?

Start by learning about the disease. Alzheimer's disease was first described by Dr. Alois Alzheimer in 1906. He documented the case of a middle-aged woman whose symptoms began with memory loss and disorientation. Today, we know that Alzheimer's is a progressive, degenerative disease that attacks the brain and results in impaired memory, behavior, and safety judgment. The disease typically runs from two to ten years, but with early diagnosis, caregivers may be faced with an even longer challenge.

Agitation, passivity, and social isolation may mark the early stage of the

disease process. Mid-stage challenges can include incontinence, paranoia, and resistance to bathing. During the last stage, twenty-four hour care is required.

While currently there is no known cure for Alzheimer's Disease, families of Alzheimer's sufferers can take steps to lessen the impact on the care giver. For example, when wandering becomes an issue, it is advisable to register your loved one with the Alzheimer's Safe Return Program in your area. Many Alzheimer's victims benefit from participating in an adult day care program. Following the Alzheimer's-related death of a loved one, some families elect autopsy or organ donation. Check with your local Alzheimer's Association chapter office to inquire about these services.

The Alzheimer's Disease and Related Disorders Association has been providing support to families and patients with memory loss since 1980. A good place to start, the Association offers a wealth of educational materials and programs. To receive free educational mate-

rials and determine which services are available in your area, call 1-800-272-3900.

The State of California is privileged to have The Inland Caregiver Resource Center; with their mission to assist the caregivers of brain impaired adults. Services provided include family consultation, legal assistance, support group referral and caregiver retreats. Dial toll-free (800) 675-6694 or (909) 387-9440 for the Inland counties office.

With research leading us toward earlier diagnosis, Alzheimer's patients can often participate in important decisions regarding their healthcare and finances. If your loved one resides in a facility, contact your local Ombudsman, who is empowered to assist you with the execution of that document. If your loved one lives at home, this document may be incorporated into a Living Will or Trust. Your family attorney will be able to advise you in matters related to legal capacity. Review important documents such as insurance and burial policies, beneficiary statements, mortgage papers, and social security and veteran's benefits to identify re-



sources that can be put in place when needed. Work with your bank, which may offer services that will help you manage your accounts via services such as automatic payment, direct deposit, or checking with multiple signatories. And don't forget to check on your tax status, as many states offer caregiver deductions or credits.

Primary coverage for most people aged sixty-five and older is Medicare. To determine your benefits under Medicare or a health maintenance organization (HMO), contact your provider. You may also check with your state insurance commission office, or the Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-273-4227. Be sure to ask whether your policy covers Alzheimer's disease, and if it offers a respite benefit.

As the caregiver of a person with memory loss, you journey through the stages of this disease along with your loved one. Partnering with family, friends, and service agencies can enrich your experience, and give you the support that you must find to provide care from the heart.

#### CAREGIVER RESOURCES

- Alzheimer's Association-Telephone programs 1-800-272-3900
- Area Agency on Aging-Telephone, programs, respite info 1-800-510-2020
- Family Caregiver Alliance-1-800-445-8106  
www.caregiver.org
- Inland Caregiver Resource Center-Consultation, support groups, caregiver retreats 1-800-675-6694

#### FINANCIAL RESOURCES

- Department of Veterans Affairs 1-800-733-8387
- Internal Revenue Service 1-800-829-1040 or  
www.irs.ustreas.gov
- Social Security Administration 1-800-722-1213 or www.ssa.gov

The publication you are reading is a wonderful source of information, which can be very helpful to the caregiver. If you are not on the *Meeting the Challenges* mailing list, contact the Partnership to Preserve Independent Living – a suggested donation of \$10 per year is requested.

The Partnership's web portal, Vital Connections, www.Vitalco.net, contains much information that is useful for caregivers and has easy links to thousands of

essential resources.

The Partnership has also produced two helpful videos, "In Need of Love: Understanding the Alzheimer's Victim" and "Preparing to Provide Alzheimer's Care at Home". Both of these are available for a nominal donation or should also be available for viewing at your Riverside County library. ■

#### ***How to SELF-ADMINISTER the Heimlich Maneuver....***

**F**ollow these steps to save yourself from choking:

1. Make a fist and place the thumb side of your fist against your upper abdomen, below the ribcage and above the navel.
2. Grasp your fist with your other hand and press into your upper abdomen with a quick upward thrust.
3. Repeat until object is expelled.

NOTE: Alternatively, you can lean over a fixed horizontal object (table edge, chair, railing) and press your upper abdomen against the edge to produce a quick upward thrust. Repeat until object is expelled.

See a physician immediately after rescue. ■

[SOURCE: heimlichinstitute.org]

## Resources for People in Need of Drug Coverage or Discount Programs

*HICAP, the Health Insurance Counseling and Advocacy Program, provides this list for informational purposes only. It does not endorse any particular program, and cannot vouch for the effectiveness of any program.*

### **California Discount Prescription Drug Program**

Under the provisions of California Senate Bill 393, California Medicare beneficiaries are able to use any Medi-Cal participating pharmacy to purchase their drugs at the state discounted Medi-Cal rate, plus a 15 cent processing fee for each prescription. People must present their Medicare card and their prescription to receive this discount. As Medi-Cal reimbursement amounts vary depending on the drug, the amount of savings also varies. Anyone with a Medicare card is eligible for discounts.

**Medi-Cal (California's Medicaid Program):** Medi-Cal provides "medically necessary" health coverage for people with low incomes and limited assets (\$966/month with \$2,000 of assets for an individual; \$1,298/month with \$3,000 assets for a couple). People on Medi-Cal receive full prescription drug coverage for all Medi-Cal covered drugs. Prescription

drugs not normally covered by Medi-Cal (namely brand-name drugs) may be covered when a physician submits a special request, called a Treatment Authorization Request (TAR) form.

**Department of Veteran Affairs:** People who have served in the military may be eligible for Veteran Affairs health benefits and services, including prescription drug coverage. For coverage, *a drug must be medically necessary and prescribed by a VA physician.* A \$7.00 co-payment applies for prescriptions treating non-service connected conditions. For information, call 877-222-VETS(8387) or see the Department of VA's website at [www.va.gov/vbs/health](http://www.va.gov/vbs/health).

**MedicineAssist Program:** Based in Bennington, Vermont, this program allows people to buy their prescription drugs through Canadian pharmacies. People must have their doctor fill out and fax a form to Pharmacy A or Pharmacy B. These forms are available on the United Health Alliance website ([www.unitedhealthalliance.com](http://www.unitedhealthalliance.com)) or by calling UHA toll-free at 866-262-2174. The pharmacy then ships the drugs to the physician's office for the

patient to pick up. The prescriptions are charged to the patient's credit card.

**NOTE:** *Availability of Canadian pharmacy programs such as these may be limited in the near future.*

### **Peoples Prescription**

**Plan:** This membership plan (costing \$7.95/month) allows people to access the lowest price available for their prescription drugs at participating pharmacies. On the average, people save about \$35 per month on brand name and generic drugs. Patients must present their Peoples Prescription Plan card to the participating pharmacist. Cards can also be used to order prescriptions online at [www.drugstore.com](http://www.drugstore.com). Mail order prescription service is also available by calling 800-667-6914 (M-F, 8 a.m. to 6 p.m. eastern time). For more information call 800-566-0003 or visit their website at [www.peoplesrxcard.com](http://www.peoplesrxcard.com).

**PhRMA (Directory of Prescription Drug Patient Assistance Programs):** This directory alphabetically lists the pharmaceutical companies that provide free drugs to physicians whose patients can not otherwise afford them. People interested in applying for drug assistance should talk to their doctor. Call 800-762-4636 for

(Continued from page 10)

additional information or visit their website at [www.phrma.org](http://www.phrma.org).

### **County Medically Indigent Services Program**

**(CMSP):** This program provides basic medical services including prescription drug coverage to residents who do not qualify for other assistance programs, such as Medi-Cal. A person may be eligible for CMSP benefits regardless of immigration status if he/she has limited income (less than \$1,432/month for an individual or \$1,936/month for a couple in 2002). For more information on this program call (909) 486-5375 in Riverside County and (909) 387-7777 in San Bernardino County.

### **Pharmaceutical Company Programs Featuring Discounted Drugs Include:**

- **GlaxoSmithKline(GSK):** Offers the “Orange Card” for people on Medicare whose annual incomes are below \$26,000 for an individual and \$35,000 for a couple, and who have no other prescription drug coverage. For more information call GSK at 888-672-6436.
- **Merck-Medco:** Offers its own drug discount program through mail order and participating pharmacies to anyone over the age of 18. It

costs \$25 a year (\$40 for families) and has no income limit. For more information call 877-733-6765 or visit their website at [www.yourrxplan.com](http://www.yourrxplan.com).

- **Novartis:** The “Novartis CareCard” is a free drug discount program advertising up to 40% off all Novartis drugs. This is for people on Medicare whose annual incomes are below \$26,000 for an individual and \$35,000 for a couple, and who have no prescription drug coverage. For more information call Novartis at 866-974-2273 or visit their website at [www.novartis.com/carecard/](http://www.novartis.com/carecard/).

- **Pfizer Share Card:** This new program allows Medicare beneficiaries whose annual income is \$18,000 as an individual or less than \$24,000 per couple to purchase a 30 day supply of a Pfizer prescription for \$15. The card can be used at participating retail pharmacies. For more information call Pfizer at 800-717-6005 or visit their website at [www.pfizerforliving.com](http://www.pfizerforliving.com).

### **Other Discounts:**

Many other companies and organizations offer their own discount programs and mail order services. Among them

are:

- **COSTCO Pharmacy:** Drug prices at Costco’s pharmacy may often be less than other discount programs. A person does not need to be a Costco member to use the pharmacy. If you are not a member, you must pay with cash or an ATM card, no checks. If you are a member, you may pay with a check.
- **AARP:** Offers discount drugs to members through a mail order service as well as through retail drug-stores. One must be 50 to join AARP. For more information on AARP Pharmacy Services, call 800-289-6031 or visit their website at [www.aarppharmacy.com](http://www.aarppharmacy.com).

*As drug coverage is in high demand, HICAP also wants to remind people with retiree coverage that if they are thinking about buying new health insurance, they should be very careful about dropping their existing coverage. Many retirement plans offer more comprehensive drug coverage than that found in Medicare HMOs or Medigap policies. If a person does disenroll from their retirement plan, they may not be able to rejoin. If you would like to speak with a HICAP counselor about your health insurance and/or drug*

### ***Have You Been the Victim of a Consumer Crime?***

by Gary Almond, Director, Senior Consumer Services—a program of the Inland Cities Better Business Bureau Foundation

**M**any of us may have been victimized without even realizing that what happened was against the law. Often the product, service or the repair is misrepresented to induce a purchase. Senior citizens and disabled individuals have special rights provided by California statute. If you have been subject to any of the following misrepresentations, you may be awarded restitution and punitive damages by the court.

- Being told that goods are original or new, if they have deteriorated or have been previously used.
- Being told that goods or services are of a particular grade, standard, or quality, when they are not.
- Goods or services are advertised without any intent to sell them as advertised.
- Being told that the current price represents a certain percent or amount of discount, when the product or service has never been sold at the pre-discount price.
- Being told that another product or business is somehow inferior to the product or service being sold, when they are not..
- Being told that a part, re-

placement, or repair is needed, when it is not.

- Being told that goods or services have sponsorship, approval, characteristics, ingredients, uses, benefits, or quantities, which they do not have.
- Being told that goods or services are of a certain brand or from a certain company, when they are not.

Whether or not these circumstances pertain to you, if you believe you have been taken advantage of, you should complain to the Better Business Bureau or your local law enforcement agency.

Be prepared with the following information:

- Everything you know about the business or individual that you believe committed the violation – name, address, phone number, license numbers (if any), and the name of the person who contacted you (if you have it).
- Supporting documents, including copies of advertisements, brochures (anything you were given), invoices, checks (including the backs of cashed checks).
- A description of the alleged

violation, including the sequence in which things occurred. ■

**WARNING:** It is against the law to enter foreign lotteries. Do not be taken-in by persons who offer you a chance to enter the “Canadian Lottery” - this is a scam!!

Never wire money to people you don't know!! If you are a victim, contact C.A.R.E. at 909.791.3446, your Local Law Enforcement agency or the Federal Trade Commission at 877.382.4357 ■

#### ***New Discounted Fares for Seniors and Persons with Disabilities on Sun-Link....***

Travel between Western Riverside County and the Coachella Valley is now very inexpensive:

- Round-trip between Riverside and the Desert - \$7 (One-way, either way -\$5)
- Round-trip between Pass Area and the Desert - \$5 (One-way, either way - \$3)

Whether traveling for medical purposes, business, or for fun, this comfortable way to travel is a real bargain. Call SunLine Customer Service at 1-800-347-8628 for detailed information on schedules and ticket purchases. ■

**A Little Extra Caution Can Help Avoid Traffic Accidents**

By Julie McPherson, TRIP Staff

**W**e all know we need to practice caution, care and courtesy while driving. As seniors, we have been obeying the traffic laws for many years. But it is a good idea to review some simple precautions for our own safety and the safety of others.

- It is good advice to take our emotional temperature before driving. If you haven't slept all night, if you are bored, upset or depressed, these would be very good reasons why you shouldn't get behind the wheel. Driving requires total focus. This would be a good time to ask a friend or neighbor to give you a ride or delay travel until you are OK again.
- Getting lost or being late can cause a great deal of anxiety and can cause us to take more risks in traffic. Determine a reasonable time schedule and use a map to plan your route before you leave.
- Speed and speeding are not the same. Speed is how fast I am going; speeding is going too fast

for conditions or posted limits. It is also a courtesy, if going slower than the posted speed limit, to keep to the right or slower lane so others might pass.

- Collision rates are higher after dark than during daylight, because it is harder to see. Also, many drivers are tired and psychologically ready for sleep. Choose routes that are familiar, well lit and lightly traveled if you must drive at night or in bad weather. And, if you stay too long, and night comes on, stay overnight and leave in the morning. Make it an overnight excursion!
- Of all the unsafe driving acts, tailgating is one of the most common and dangerous. As a senior it seems that this tip should go to those youngsters who drive as if we had a magnet in our trunks! But we might be driving too close too. The two-second rule can help gauge proper distance. Pick a fixed object along the side of the road such as a telephone pole or

sign. When the vehicle in front of you passes the object, begin to count one-one-thousand, two-one-thousand... If your vehicle reaches the object before you finish counting, you are following too closely. This neat little trick works at any speed.

- Tailgating readily lends to slamming on the brakes and can result in a skid. Locked wheel braking is less efficient and effective than threshold braking (applying a firm steady pressure on the brake pedal). To recover from a braking skid, release the pedal enough to get the tires rolling and you will then be able to steer again.
- If someone is following too close behind you, let them pass as soon as they can.
- The negative tales about seat belts, such as being trapped in a car that catches fire, are either myths or extraordinarily rare events. Using a seat belt increases your chances of reducing injury and surviving a collision. ■

## ***Superando Nuestros Re-***

### **DIABETIS ES CULPABLE DE DISCRIMINACION RACIAL**

ORIGINAL DE CHARLOTTE HODGE RN, NP, CDE

**16** millones de Americanos tienen Diabetes y los Hispanos son diagnosticados más frecuente. 1 de 4 Hispanos sobre la edad de 45 tiene diabetes y los Latinos son responsable for 41% de la gente con diabetes en los condados de Riverside y San Bernardino.

La obesidad es un factor riesgoso en el desarrollo de diabetes Tipo 2 y la obesidad ha aumentado por 30% en los últimos diez años. Hay una epidemia de obesidad en nuestra cultura y nuestros hijos con más frecuencia se les encuentra diabetes.

Tradiciones son difícil de romper y las memorias memorables de la mesa de la familia están apegadas a nuestro corazón. Pero, si nuestras abuelas hubieran creído que estaban cocinando comidas que promueven la obesidad y contribuyen a enfermedades del corazón y diabetes, yo creo que hay un poco de posibilidad que continuarían cocinando de la misma manera.

Cuando vivíamos en una sociedad agrícola, nuestros antepasados hacían suficiente ejercicio cultivando y haciendo trabajos físicos. La obesidad era rara ya que las calorías que consumían eran necesarias para proveer la energía necesaria para hacer la labor diaria.

El concepto de sentirse culpable por no ir al gimnasio no existía. Ahora, si sentimos un poco de culpabilidad ya que no

hacemos suficiente ejercicio para quemar las calorías que consumimos. Calorías en exceso son acumuladas como gordura y pronto estamos sobre peso.

Afortunadamente, ahora tenemos información disponible y podemos aprender a mejorar nuestra salud y al mismo tiempo seguir honrando nuestra cultura. Pues ahora sin tratar de hacer menos uno de los más importantes placeres de nuestra cultura-el comer comidas tradicionales, nuestros esfuerzos se deberán enfocar en mantener un buen sabor mientras reducir calorías y gordura, factores los cuales han provado que provocan enfermedades crónicas asociadas con la obesidad. No puede ser hecho, tu dices?...Estarás sorprendido.

Aunque usted crea que usted está comiendo saludable, dele a estas recetas una oportunidad. Su voluntad de tratar algo nuevo, por el bien de su familia, será un paso importante a mejorar sus hábitos dietéticos y a crear nuevas tradiciones para sus hijos y nietos para el futuro.

#### Nina's Frijoles Bajo en Grasa

1 lb. Frijoles pintos  
 1 chile verde  
 1 cuadro pollo  
 1 ½ taza tomate cortado  
 1 cebolla

## .....**Superando Nuestros Retos**

1 diente de ajo  
 1 puno de cilantro picado  
 1 cucharada de sal  
 2 tallos de apio  
 jalapenos para sabor

Heche agua y el cuadro pollo en una hoyo grande, ponga a hervir. Corte vegetables,

pongalos en el agua hirviendo. Cocine en alto por 15 minutos. Lave frijoles y pongalos en la hoyo. Cocine en alto por 15 minutos. Cubra. Ponga a hervir a fuego lento por 2 ½ horas, o hasta que los frijoles esten suave. Agregue cilantro en los ultimos 5 minutos. Menee cada 20 minutos.

Translations provided by America Garcia,  
 Social Service Worker,  
 Riverside County  
 Department of Public Social Services

This special section of *Meeting the Challenges* is presented in cooperation with the Riverside County Department of Social Services, In Home Support Services, and Adult Protective Services.

### Estos Recursos Son Para TI !! Usalos

#### Transportacion:

- Sundial Transportacion (Sundial Transportation) (760) 341-6999 (por el costo de un \$1.00 o un \$1. 50 le pueden proveer transportacion)
- Transportacion Para Ciegos (Blind Transportation) (760) 323-4414 (costo de membresia \$25.00 anual y de \$1-\$2 por viaje)

#### Comida Para El Necesitado:

- Comida en Necesidad de Distribucion (Food in Need of Distribution) (760) 328-3663
- Caridades Catolicas (Catholic Charities) (760) 347-1188 Indio; (760) 202-1222 Cathedral City

#### Otros Recursos:

- Programa de Diabetis (Diabetese Program) (760) 773-1403
- Instituto Para Ciegos (Braille Institute) (760) 321-1111 (locacion en Cathedral City, tiene actividades y provee transportacion)
- Programa Asistencia En Casa (In Home Support Services) 1-800-491-7123 (para personas mayor o incapacitadas)
- Stroke Activity Center (760) 323-7676 (centro de actividades para personas victimas de un ataque al corazon)
- Grupo De Apoyo-Alzheimers (Alzheimers Support Group) (760) 327-2732, (760) 346-3119

***New Partnership Videos...Coming Soon!***

**“Becoming the Parent of a Grand-Child!”**

**“Winning the Game” (English/Espanol)**

**“Personal Safety Tips for Seniors”**

**“Como Evitar ...**

**Interacciones Perjudiciales de Medicina”**

**“Servicios Para La Comunidad”**

Most of us, who haven't used public transportation, don't know what services are available in our area. We may think there aren't any, when there are many!

To find out what transportation is available in your area, call Riverside County's *Senior HelpLink* at 1-800-510-2020

**Spring 2002**



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**Meeting the Challenges**

**Quarterly**

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*Partnership to Preserve Independent*

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***Inside.....*** ▶ Special Help through “Case Management” ▶ Crafts-More than “something to do” ▶ Pension Plans in Medi-Cal Qualifying ▶ Alzheimer’s-Where Can You Turn? ▶ Resources for Drug Coverage or discount Programs ▶ Driving Tips... ▶ How to Report Consumer Crime ▶ Diabetes es Culpable de Discriminacion Racial .....AND MUCH MORE!!!!