

Generations



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Generations, affiliated with Vincennes University, is a not-for-profit agency which serves older adults, individuals with disabilities of all ages and caregivers in the counties of Daviess, Dubois, Greene, Knox, Martin and Pike, without regard to race, national origin, sex, age, religion, disability, and/or sexual orientation by providing resources that foster personal independence while assuring individual dignity and an enhanced quality of life.

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2020 Golden Hoosier Award Winner: Frieda Bolin

By Brenda Hancock

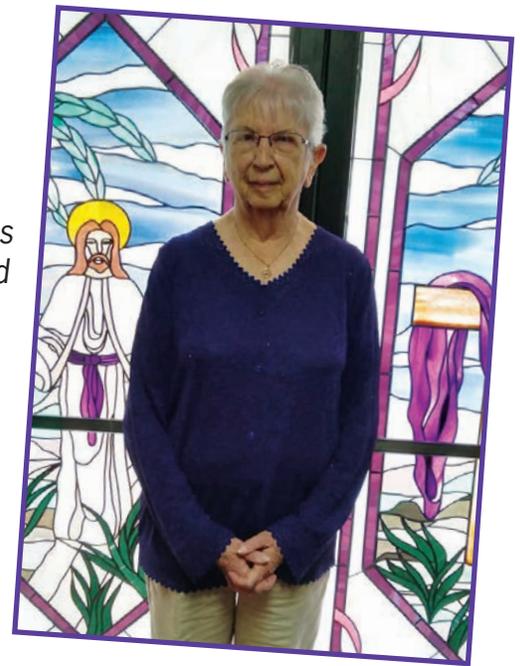
Ask anyone in Pike County to describe Frieda Bolin and you will get the same answers over and over again...dedicated, kind, caring, determined, helpful, compassionate and the list goes on and on! That is why it is no surprise that Frieda was chosen as a 2020 recipient of the Golden Hoosier Award. This special recognition from the Lieutenant Governor's office is a tribute to older Hoosiers for their commitment to community service and dedicated volunteerism. The Golden Hoosier Award is sponsored by the Office of Lt. Governor in collaboration with the Indiana Family and Social Services Administration's Division of Aging. It is the highest honor bestowed on a senior in Indiana.

Generations would like to congratulate Frieda on this well-deserved honor. Frieda was nominated by Laura Holscher for her decades of volunteer service to Pike County which are outlined in her nomination:

Frieda goes above and beyond in all that she does in service to her community. She possesses a great deal of pride for Pike County and has dedicated many years of her life to serving it. She is not afraid to jump in, take charge and get things done. Because of Frieda's kind and helpful spirit and the lifetime that she has spent serving others, her community is always ready to provide support where Frieda needs it. This might come in the form of donations or volunteer support for the many service projects that Frieda is involved in and, often times, coordinates.

Frieda is no stranger to perseverance and determination. Many years ago, the Winslow Senior Center where she worked AND volunteered burned. However, Frieda was not deterred. As soon as it was safe, she was sifting through the ashes to salvage what she could from the burned out building. For several years, the center ran out of Petersburg, but Frieda never gave up the idea of re-opening the center in Winslow. Eventually through determination and help from the community, Frieda was able to establish another senior center in Winslow and has been dedicated to serving there ever since.

More recently, as COVID-19 closed the center, Frieda became concerned about the individuals who regularly attended on the two days a week that meals were served. She



took it upon herself to find volunteers to help cook and deliver meals to the individuals' homes. She gathered, not only the names of regular meal day attenders, but also the names of other individuals in the area that she discovered would benefit during this time. After collecting the names, she planned delivery routes for the volunteers who would be making the meal deliveries. She quickly "got the word out" about what she and the other volunteers were planning and began to secure funds to make it happen. She received grants and donations from agencies such as the United Way of Pike County, the Pike County Community Foundation, Generations, Senior and Family Services and others. She planned the meals, purchased the items and helped prepare the food. Deliveries began around the end of March 2020. Approximately 52 meals were delivered twice a week to the individuals who regularly attended the center but were now unable to. It is estimated that from the beginning of these efforts through today approximately 1,300 meals have been delivered.

Frieda is a woman who is filled with kindness, compassion and a servant's heart. She once had a client at the center who had very few family members in the area that she could depend upon. When this individual suffered a serious stroke, Frieda and one of her friends accompanied this woman to the emergency room; they provided what information that they could to the ER staff and stayed with her until she passed. It is this kind of compassion along

Continued on Page 4

2020 Golden Hoosier Award Winner: Frieda Bolin

Continued from Page 3

with all of the other qualities mentioned that make Frieda Bolin a deserving recipient of the Golden Hoosier Award.

Frieda has been the director of the Senior Center in Winslow, IN since 1986; she is in charge of the day-to-day operations. She is responsible for planning and providing the activities that take place at the center. She plans and arranges fun, as well as educational activities for local seniors. She also coordinates with local hospitals to provide free health screenings at the center periodically. In addition to this, the center serves two meals per week; Frieda plans the menu and purchases the food; then, along with the help of volunteers, she prepares and serves the meals. She seeks out and recruits volunteers to assist at the center, solicits donations and organizes small fundraising events. She also makes sure that the senior center is well-maintained and clean.

Frieda's volunteer service impacts Pike County on a local level in a very big way. Funds are not available for a full-time staff person to run the senior center. Although Frieda is paid for 20 hours per week to run the center, she volunteers the additional 20 hours per week to keep costs down so that the center can be open and available to serve the community.

Frieda's service and dedication to her local senior center, community of Winslow, and Pike County in general, has been nothing less than extraordinary over the past three decades. Winslow is a small, rural town in a rural county which can be quite isolating for older adults. Thanks to Frieda's efforts and commitment, the seniors in this small town have a place of their own where they can congregate and socialize on a regular basis. This not only keeps local older adults active and engaged, but allows them to stay connected which can also be beneficial to their mental health.

It is important to note that Frieda is doing all that she does at the age of 83!

Frieda has played many roles over the years at the Muren Church of God including Secretary and Treasurer, Sunday School Teacher, and a member of the Women's Society. She is an invaluable asset to the congregation and serves others by taking meals to those in need, praying for those who ask and providing food for families who have lost loved ones. Her service and commitment to serving others is immeasurable, and she is willing to do whatever she can to serve others.

Frieda's volunteer service through Muren Church of God has inspired many. Although, technically, her efforts are mostly concentrated locally, it is difficult to determine the level at which her service to others has been felt. Her service as a Sunday School teacher throughout the years has provided guidance and support to many as they grow in their Christian faith. She is a committed member of her congregation, and her fellow congregation members know that they can always count on her to provide support or lend a hand.

Her heart for others has inspired many! Her small acts of kindness have made such large impacts to those closest to her and to the community as a whole!

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Social Security Announces 1.3 Percent Benefit Increase for 2021

Social Security and Supplemental Security Income (SSI) benefits for approximately 70 million Americans will increase 1.3 percent in 2021, the Social Security Administration announced today.

The 1.3 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 64 million Social Security beneficiaries in January 2021. Increased payments to more than 8 million SSI beneficiaries will begin on December 31, 2020. (Note: some people receive both Social Security and SSI benefits). The Social Security Act ties the annual COLA to the increase in the Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics.

Some other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$142,800 from \$137,700.

Social Security and SSI beneficiaries are normally notified by mail starting in early December about their new benefit amount. Most people who receive Social Security payments will be able to view their COLA notice online through their personal my Social Security account. People may create or access their my Social Security account online at www.socialsecurity.gov/myaccount.

Information about Medicare changes for 2021, when announced, will be available at www.medicare.gov. For Social Security beneficiaries receiving Medicare, Social Security will not be able to compute their new benefit amount until after the Medicare premium amounts for 2021 are announced. Final 2021 benefit amounts will be communicated to beneficiaries in December through the mailed COLA notice and my Social Security's Message Center.

The Social Security Act provides for how the COLA is calculated. To read more, please visit www.socialsecurity.gov/cola.

Mark Hinkle, Press Officer
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Avoid Holiday Shopping Scams

Don't Fall Victim to Online Schemes

Department of Justice – Federal Bureau of Investigation

'Tis the season for holiday gifting, and many shoppers will go online this time of year to find the best deals on popular items. But the sellers you buy from may not be what they seem.

According to the FBI's Internet Crime Complaint Center (IC3), thousands of people become victims of holiday scams every year. Scammers can rob you of hard-earned money, personal information, and, at the very least, a festive mood. The two most prevalent of these holiday scams are non-delivery and non-payment crimes.

In a non-delivery scam, a buyer pays for goods or services they find online, but those items are never received. Conversely, a non-payment scam involves goods or services being shipped, but the seller is never paid. In 2018 alone, the IC3 estimates that non-delivery and non-payment scams together affected more than 65,000 victims, causing almost \$184 million in losses.

Similar scams to beware of this time of year are auction fraud, where a product is misrepresented on an auction site, and gift card fraud, when a seller asks you to pay with a pre-paid card.

The IC3 receives a large volume of complaints in the early months of the year, suggesting a correlation with the previous holiday season's shopping scams.

Always be wary of deals that seem too good to be true.

Do your part to avoid becoming a victim. These simple tips from the IC3 can help you look out for scammers during the holiday season or any other time of year:

- Always get a tracking number for items purchased online so you can make sure they have been shipped and can follow the delivery process.
- Be wary of sellers who post an auction or advertisement as if they reside in the U.S., then respond to questions by stating they are out of the country on business, family emergency, or similar reasons.
- Avoid sellers who post an auction or advertisement under one name but ask that payment be sent to someone else.
- Consider canceling your purchase if a seller requests funds be wired directly to them via a money transfer company, pre-paid card, or bank-to-bank wire transfer. Money sent in these ways is virtually impossible to recover, with no recourse for the victim. Always remember that anyone who asks you to use one of these forms of payment might be a scammer. A credit card is generally the safest way to pay for an online purchase.
- Avoid sellers who act as authorized dealers or factory representatives of popular items in countries where there would be no such dealers.
- Verify the legitimacy of a buyer or seller before moving forward with a purchase. If you're using an online marketplace or auction website, check their feedback rating. Be wary of buyers and sellers with mostly unfavorable feedback ratings or no ratings at all.
- Avoid buyers who request their purchase be shipped using a certain method to avoid customs or taxes inside another country.
- Be suspect of any credit card purchases where the address of the cardholder does not match the shipping address. Always receive the cardholder's authorization before shipping any products.
- Always be wary of deals that seem too good to be true.

If you do become the victim of a holiday scam, contact your bank immediately. You should also inform your local law enforcement agency, and file a complaint with the IC3 at [ic3.gov](https://www.ic3.gov).

Please consider a memorial or tribute donation to Generations as a way to honor a friend or loved one.

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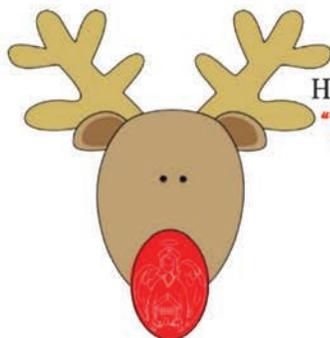


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2. tenessrp _____
3. yalohid _____
4. stranemon _____
5. sliten _____
6. leves _____
7. tewhar _____
8. leno _____
9. gigabrndeer _____
10. legan _____
11. sottlemie _____
12. dranlag _____
13. gngego _____
14. lelbs _____
15. edinerer _____
16. eylu _____
17. esokoci _____
18. womanss _____
19. cleaned _____
20. gliseh _____

Answers on Page 22

VIDEO GAMES SHOW POTENTIAL IN IMPROVING KEY ASPECTS OF MEMORY IN OLDER ADULTS

National Institute on Aging - www.nia.nih.gov

Being exposed to an environment filled with novel stimuli can benefit cognition, including memory. Studies have shown that rodents placed in enriched environments, compared to sparse environments, experience increased generation of nerve cells in brain regions that are critical for memory encoding and retrieval. Humans may also experience similar neurological benefits from novel environments. However, this exposure can be hindered by those who remain indoors, potentially due to viral pandemics or mobility impairments.

The good news is that novel environments can be delivered, virtually, to the homebound, according to NIA-supported researchers who recently discovered that video games may be used to enhance cognitive health in older adults. These findings were recently published in Behavioural Brain Research. For this study, individuals 60 to 80 years of age were recruited. The researchers hypothesized that the novel and three-dimensional environment of Super Mario™ would confer more cognitive benefits upon individuals than those conferred by a familiar two-dimensional game (i.e., Solitaire). Despite being two-dimensional in nature, Angry Birds™ gameplay was also poised to confer cognitive benefits due to its novelty for this older population. Study participants in each of these three video game conditions played 30 to 45 minutes per day for four weeks. During this time, and four weeks after daily gameplay ended, researchers conducted a series of memory tests.

While memory performance was equivalent across groups prior to engaging in video game play, two weeks of Angry Birds™ or Super Mario™ gameplay resulted

in improved recognition memory. Memory continued to improve after an additional two weeks for the Super Mario™ players compared to the Solitaire players and these improvements persisted after daily gameplay ended. No additional memory improvements were found in Angry Birds™ players.

These findings suggest that both novel experiences and exposure to rich three-dimensional environments may work together to improve cognition. Interventions for improving cognition are particularly important for older individuals because they are at risk for cognitive decline. In addition, video game interventions may be beneficial for individuals at any age and particularly for those who are homebound, thus unable to experience a wide variety of new environments. Although video games may not be an ideal substitute for real-world experiences, they may serve as an additional (and entertaining) method to improve cognitive health.

This research was supported in part by NIA grants R01AG034613, R21AG056145, and P50AG016573.



Reference: Clemenson G, et al. Enriching hippocampal memory function in older adults through video games. *Behavioural Brain Research.* 2020;390:112667. doi: 10.1016/j.bbr.2020.112667.

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ADVICE FOR FAMILY CAREGIVERS: The Six M's for Caregiver Self-Care During the Coronavirus Outbreak

For millions of family caregivers, caring for loved ones in "quarantine" has added a new layer of stress. As they struggle to provide and manage care, find services and resources and protect their loved ones, self-care can be even harder than usual.

In a recent AARP tele-townhall, Donna Benton, Ph.D., director, University of Southern California Family Caregiver Support Center, shared her thoughts about how family caregivers can work self-care into their days as they care for loved ones during the coronavirus outbreak.

"This is a time when we have to use our "Six M's" toward self-care" says Dr. Benton.



The 6 M's of Caregiver Self-Care

By Dr. Donna Benton, USC Family Caregiver Support Center

#1 | Mail

Stay connected; use email or old-fashioned "snail mail."

#2 | Music

Pick up your music collection. Fill your home with music. Sometimes music gives us a different feeling in our body and helps us feel good.

#3 | Movies

Watch movies at home. Find movies that make you laugh for stress relief. Take breaks from watching the news about COVID-19; don't watch it 24/7.

#4 | Meals

Be creative about meals. Depending on your diet, whip something up that you really enjoy. You can even have a cup cake (or a whole cake) delivered!

#5 | Mindfulness

Practice mindfulness. Now more than ever, yoga and meditation classes are available online at little or no cost.

#6 | Movement

Look for ways to move your body each hour just for a few minutes. Dancing, stretching, and chair exercise can keep our bodies healthy, and our minds sharp.

"If you keep in mind that you can do things to keep yourself energized, relaxed, and in good humor, I think this will help us through these stressful times."

— Donna Benton, Ph.D.

RESOURCES

Find more self-care ideas for caregivers at:
www.aarp.org/caregiving

AARP's *Prepare to Care* guide is free and available to all at:
www.aarp.org/preparetocare

Find local caregiving resources at:
www.aarp.org/crf

Visit AARP's coronavirus resources:
www.aarp.org/coronavirus

PRESERVING FAMILY HOLIDAY TRADITIONS DURING THE PANDEMIC

Courtesy of Active Daily living which can be found on the Generations website at www.generationsnetwork.org

During last Easter, many family members who were sheltering in place in their individual homes couldn't gather in one place for their traditional family dinners. But they comforted themselves with the thought that everyone would be together for Thanksgiving and Christmas. Now, because of high levels of COVID in some parts of the country, that's not certain either. Breaking bread, pouring drinks, watching football, chatting, joking, playing games—none of these activities may be considered safe if they bring family members in close enough proximity to potentially spread coronavirus to one another. Out of caution, many families may choose to skip this year's festivities, hoping to return to their holiday traditions in 2021.

But family members can still find ways of preserving a sense of togetherness if they are willing to be flexible and imaginative. There are several possible options:

Parallel Holiday Dinners on Video: As many families discovered last spring, traditions can be upheld in separate households. Each family can make the same recipes that, say, Great-Grandma used to use for glazed ham, brussels sprouts with cheese and chocolate mousse and then serve dinner and dessert at the same times while conversing with one another on a teleconferencing platform. It won't be as much fun as being there in person but will allow some far-flung relatives, too distant to ordinarily participate, to sit around the same virtual table.

Non-Meal Get-Togethers: It is hard to imagine a family event without lots of food and drink. But when family members keep their masks on—and their mouths and noses covered—then they pose less risk of spreading infection to one another. By getting together for a non-meal holiday gathering, there can still be sharing news, giving thanks and exchanging gifts, even without hors d'oeuvres, eggnog and pecan pies.

Christmas in July: Some families have long practiced the tradition of having a second Christmas celebration in July, with tinsel and presents, as an off-season opportunity for enjoying one another's company. What was off-season before could now be perfect timing for family members who decide to put off this December's Christmas celebration until next summer when they can more safely eat and drink together in the same room without masks.

Honor Family Values: There are still ways of honoring the family's values nowadays, if not the specific holiday traditions that embody them. For family members who believe in giving thanks for the blessing of their sustenance, then delivering food to a homeless shelter might make an appropriate new holiday tradition. For those who love Nature, then a socially distant stroll outdoors will be a reminder of their connection to the Earth and each other. The joy of being and doing together—that's the primary family value at the heart of our holidays even during tough times.

Barry J. Jacobs, Psy.D. is a clinical psychologist, family therapist and a Principal for Health Management Associates. He is the author of two self-books on family caregiving and a monthly column on family caregiving for AARP.org

The Family Caregiver's Newsletter articles are created for Active Daily Living by leading experts in aging and also The Benjamin Rose Institute on Aging, a nationally recognized leader addressing the most important issues of aging through service, research and advocacy. As a champion for older adults, BRIA works to advance their health, independence and dignity. The organization has established itself as a trusted resource for people who counsel, care for and advocate on behalf of older adults throughout the U.S. - See more at: <http://www.benrose.org>

• ALPHABET •
Gratitude Challenge

2020...need I say more? It is no secret that this has been a rough year with many changes in how we go about living our day-to-day lives. This year has been challenging on many levels, and sometimes it is easy to get swept up in the negative. However, even though our holidays may look different this year, we can still look for the positive! See if you can come up with something that you are thankful for that starts with each letter of the alphabet.

A _____

B _____

C _____

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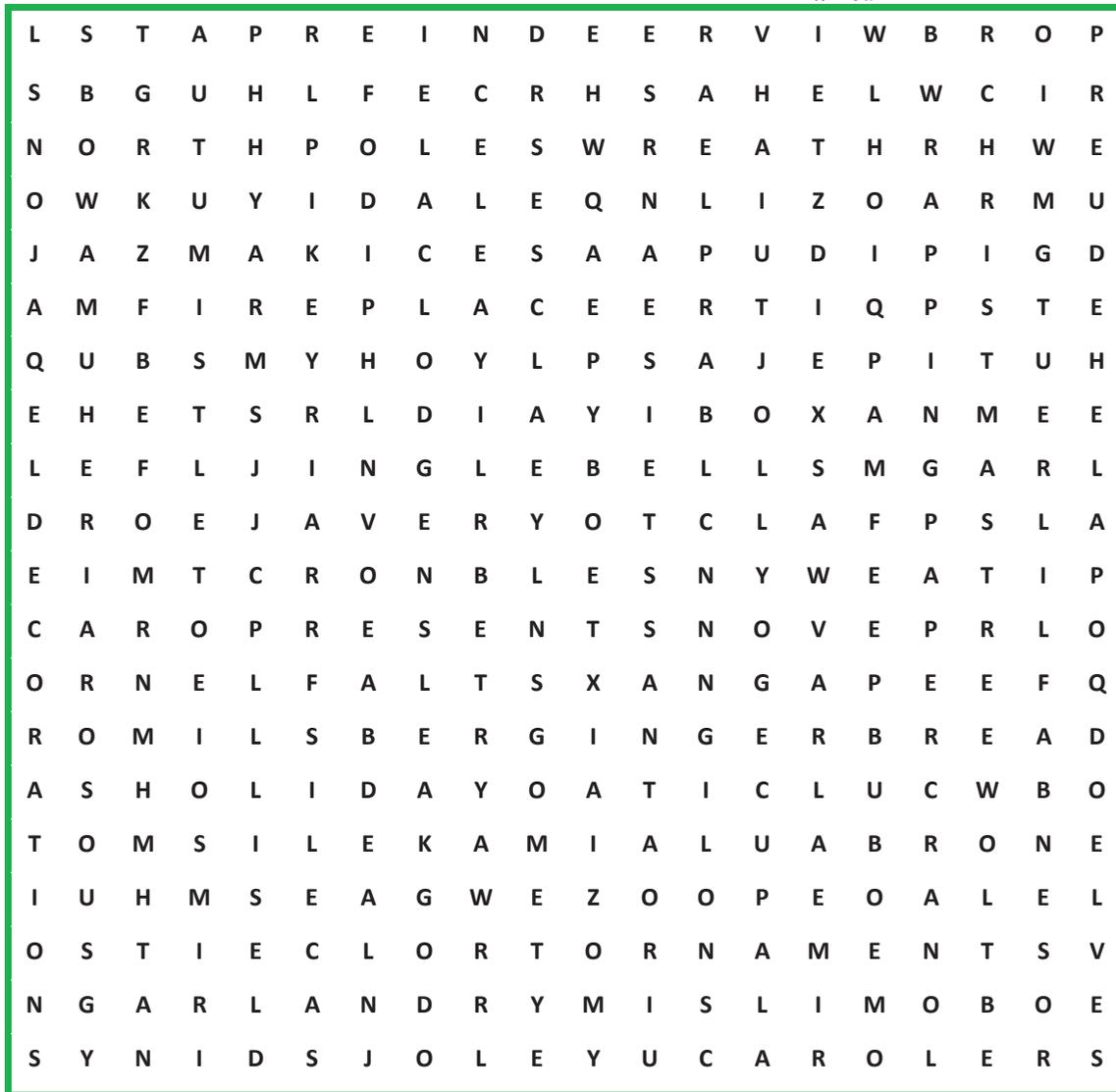
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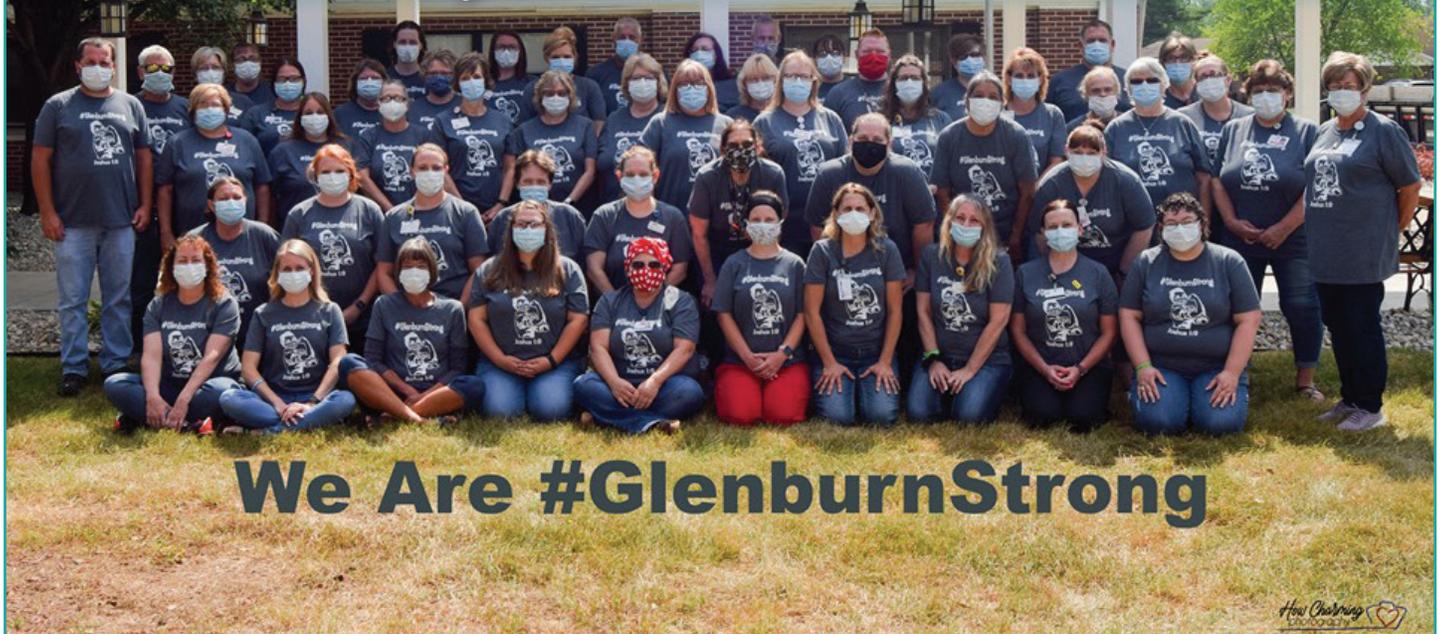
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GOT SCIATICA? STAY ACTIVE AND START EARLY ON PHYSICAL THERAPY

Courtesy of Active Daily living which can be found on the Generations website at www.generationsnetwork.org

For people with back pain caused by sciatica, it might be a good idea to start physical therapy sooner rather than later, a new clinical trial suggests.

Sciatica refers to pain that radiates along the sciatic nerve, which runs from the lower back, through the hip and down the back of the leg. It's often the result of a bulging spinal disc that compresses the nerve.

In general, people with sciatica should try to remain active and not take to bed, said study author Julie Fritz, a physical therapist and associate dean for research at the University of Utah's College of Health, in Salt Lake City. But it's one thing to tell patients to stay active, and another to give them targeted exercises to deal with the condition, Fritz said. So her team looked at whether starting physical therapy fairly soon after a sciatica diagnosis could speed people's recovery.

On average, the 220 study patients had suffered sciatica pain for about a month. Half were randomly assigned to four weeks of physical therapy (PT), while the rest took a wait-and-see approach. Six months later, patients who had received early PT were reporting less disability in their daily activities, compared to the comparison group, researchers report in the Oct. 6 issue of the *Annals of Internal Medicine*.

That does not mean everyone with sciatica should start PT right off the bat, according to Fritz. "There really is no magic-bullet, slam-dunk therapy for everyone," she said.

Some people with sciatica feel better within weeks, without any special intervention, while others have lingering pain. Even in this trial, 45% of patients in early PT said they were feeling "a great deal better" one year later. That was better than the comparison group, at just under 28% – but it also meant a majority did not feel that degree of improvement. Unfortunately, Fritz said, there's no way to predict which sciatica patients stand to benefit from early PT.

Low back pain is complicated, said Dr. Salvador Portugal, a physical medicine and rehabilitation specialist at NYU Langone Orthopedic Center in New York City.

Even when the source can be pegged to sciatica, there can be different "pain generators" for different people, said Portugal, who was not involved in the study. And pain is not only physical, he pointed out, but involves psychological factors. People who become depressed or anxious, or tend to "catastrophize" pain, or become

fearful of physical activity can be at risk of lasting pain. "Some patients are afraid that physical activity will worsen the pain," Portugal said. "But the opposite is true. You want to remain active." There are cases, he noted, where patients are in such severe pain that it makes sense to hold off on PT and use pain medication until exercise becomes more doable.

And while Portugal agreed there is no one-size-fits-all therapy for sciatica, he said the new findings do show the value of remaining physically active – in "a controlled way." While some sciatica patients fear activity, he noted, others adopt a "no pain, no gain" attitude. "That's not what we want, either," Portugal said.

For the trial, Fritz's team recruited 220 patients ages 18 to 60 who had sciatica pain for less than three months. Half were randomly assigned to four weeks of PT, which included exercise, manual therapy and individualized home exercises. The other half stuck with "usual care," which included an education pamphlet on staying active. Six months later, both groups were showing an improvement on a standard questionnaire that asked about difficulties with daily activities such as walking, sitting and lifting objects. But the improvement was greater in the PT group.

In the real world, even if people want PT, there can be obstacles, Fritz said. Not everyone has time to fit the sessions in, and insurance coverage varies. Knowing when to start PT is tricky, too. "A fair number of patients will get better on their own pretty quickly," Fritz said. "So we're trying to balance. We don't want to over-treat, and we don't want to miss this window of opportunity where intervening can help recovery."

On average, Fritz noted, patients in the PT group had only about five sessions. "That suggests a potential benefit of early PT is that it requires less effort to gain a benefit," she said.

MORE INFORMATION

The U.S. National Library of Medicine has more on sciatica.

*SOURCES: Julie Fritz, P.T., Ph.D., associate dean, research, College of Health, University of Utah, Salt Lake City; Salvador Portugal, D.O., M.B.A., physical medicine and rehabilitation specialist, NYU Langone Orthopedic Center, and assistant professor, rehabilitation medicine, NYU Grossman School of Medicine, New York City; *Annals of Internal Medicine*, Oct. 6, 2020, online*

VETERANS DAY

FACTS

Veterans Day is an American Holiday that honors our country's men and women who have served and are currently serving in our Armed Forces. Although most of us are familiar with this federal holiday, there are some common misconceptions about this day.

Veterans Day has NO apostrophe

It is a popular misconception that Veterans Day contains an apostrophe, i.e. Veteran's Day or Veterans' Day; however, Veterans Day is a holiday for honoring all veterans, not a day belonging to one veteran or multiple veterans.

Veterans Day was originally called Armistice Day

World War I fighting did not officially end until the Allies and Germany put an armistice into effect on the 11th hour of the 11th day of the 11th month. For this reason, November 11, 1918 was considered the end of the war, Armistice Day. After WWII and the Korean War, the name was changed to Veterans Day.

Veterans Day is NOT the same as Memorial Day

While Memorial Day is a day to remember those who suffered wounds or lost their lives in battle, Veterans Day honors ALL those who have served in our Armed Forces – war or peace, dead or alive.

Veterans Day is celebrated in other countries

WWI was a multinational effort which means that our allies also celebrate their veterans on November 11th. Australia, Canada and Great Britain call their holiday Remembrance Day. Canada and Australia honor their deceased by wearing red poppies (this is also common in the U.S.) while Australia's Remembrance Day is similar to our Memorial Day.

Source: U.S. Department of Defense

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Daviess Community Hospital is pleased to announce that Michael Boyd, MD, FACS has joined Jack Rostas III, MD, FSSO at the Washington Surgical office. Dr. Boyd has over 28 years of surgical experience, is a Fellow of the American College of Surgeons and is a Diplomate of the National Board of Medical Examiners.

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Indiana Family Caregiver Agreements

Many elderly Hoosiers use family caregiver agreements (also known as personal services contracts) as essential estate planning tools for care-getting family members. In some cases, caregiver agreements provide for caregivers to live with their older family members and help them with daily activities. This article explains caregiver agreements and what people should consider about caregiver services before they need Medicaid assistance— a government benefit that pays nursing home fees and other long-term care expenses.

What Do Caregiver Agreements Have To Do With Medicaid?

Many people reach the point when health issues require full-time nursing care. A nursing home is a skilled care facility that provides 24-hour assistance with activities of daily living, such as eating, bathing, using the toilet, dressing, moving in and out of bed, and taking medication.

The average monthly cost of Indiana nursing home care was \$6,681 as of July 1, 2020 (more than \$80,000 per year). Medicaid can help pay the nursing home bills after most of a nursing home resident's asset values drop below Medicaid's \$2,000 resource limit. However, some people pay family members for care at home or in an assisted living environment as a cheaper, temporary alternative to paying nursing home expenses.

Medicaid usually disqualifies a person for transfer assets to family members within five years of applying for Medicaid. However, a family caregiver agreement allows a person to pay family members for caregiver services without triggering a Medicaid transfer penalty.

How Do Caregiver Agreements Work?

Sometimes an older person needs extra help to maintain an independent lifestyle. A caregiver can be a family member or trusted friend who helps an elderly person live independently or semi-independently. In addition to activities of daily living, caregiver agreements also describe services like paying bills, managing finances, or providing transportation.

Things To Consider In The Caregiver Agreements

A caregiver agreement should identify all services

that the caregiver will perform. These services could include help with activities of daily living, finances, chores, transportation, and shopping. It is important to specify the types of services that the caregiver will perform to avoid the family member's help being construed as complimentary or just something that any family member would do such as spending time with you.

The agreement should also specify the period in which the caregiver will provide services. It should set a clear starting date and outline when and how the services will be terminated. Although there is no requirement to set an end date for services, it could be beneficial to outline how much notice each person must provide to end the agreement.

Of course, the caregiver's fee is an essential caregiver agreement element. The parties should assume that a Medicaid official will challenge a caregiver agreement if the caregiver's fee is too expensive.

It is preferable for the caregiver and care recipient to sign the caregiver agreement. If the care recipient has appointed an agent (sometimes called an "attorney in fact") with a power of attorney, the agent may sign the caregiver agreement on behalf of the care recipient. Federal tax law treats the caregiver as the care recipient's employee. So, the caregiver should receive all fee payments by check, subject to payroll tax withholdings. The caregiver should maintain detailed logs of dates and hours of service. The caregiver's records should also include receipts for reimbursable expenses and a mileage log for reimbursable travel mileage.

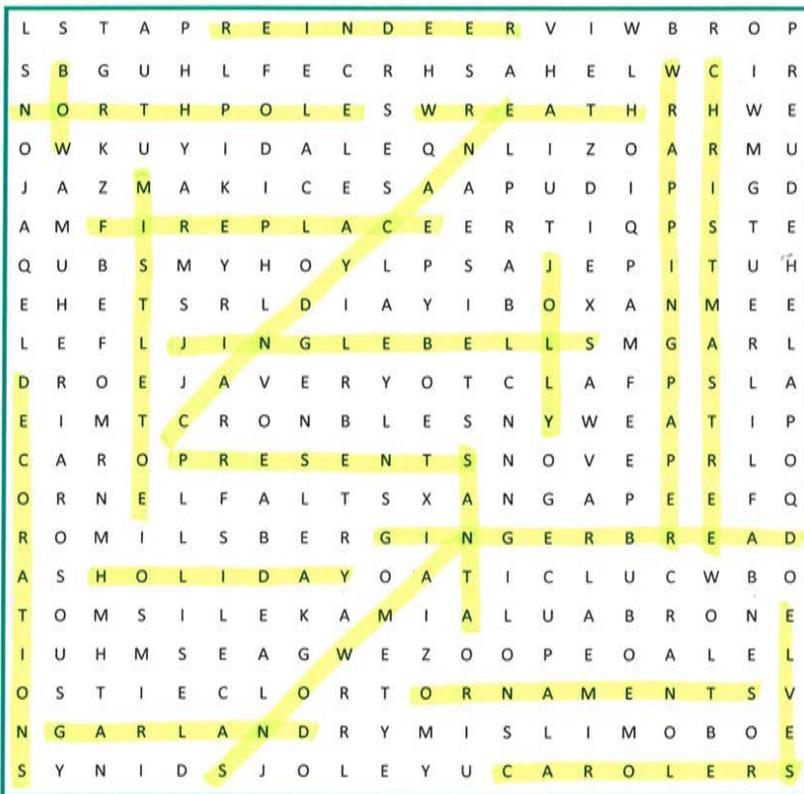
Transferring The Home To The Child Caregiver

The caregiver agreement is not the only way to provide money to your loved ones to reduce excess assets and qualify for Medicaid eligibility. In some cases, a parent can transfer a home to a caregiver-child caretaker without penalty.

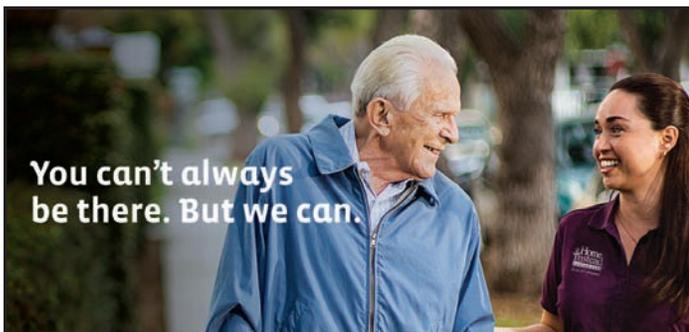
Medicaid usually penalizes a person for transferring property to family members for free or less than the full property value within five years before applying for Medicaid. However, Medicaid's "caregiver exception" rewards an adult

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CHRISTMAS PUZZLE ANSWERS



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| 3. yalohid | holiday |
| 4. stranemon | ornaments |
| 5. sliten | tinsel |
| 6. leves | elves |
| 7. tewhar | wreath |
| 8. leno | Noel |
| 9. gigabrndeer | gingerbread |
| 10. legan | angel |
| 11. sottlemie | mistletoe |
| 12. dranlag | garland |
| 13. gngego | eggnog |
| 14. lelbs | bells |
| 15. edinerer | reindeer |
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Indiana Family Caregiver Agreements

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child for living in the parent's home and providing care that delays the parent's need for nursing home care. To qualify, the adult child must begin living with the parent and giving care two years before the parent needs nursing home care. The exception allows the parent to transfer the home to the child without a Medicaid transfer penalty.

Caregiver Agreement Preparation

There is no room for error when Medicaid eligibility is at stake. Each person's unique needs make a "one size fits all" caregiver agreement impossible. As this article has already stated, a Medicaid-friendly caregiver agreement requires customized details to satisfy Medicaid requirements. It also requires coordination with tax advisors. So, a family should consult with an experienced elder law attorney about caregiver agreements and other legitimate strategies to protect assets from long-term care expenses.

Jeff R. Hawkins and Jennifer J. Hawkins co-author the Hawkins Elder Law blog with Thomas E. Hynes, a lawyer who is admitted in Pennsylvania, New Jersey, and Florida with a background in estate planning and elder law.

Jeff and Jennifer Hawkins are Trust & Estate Specialty Board Certified Indiana Trust & Estate Lawyers. They are also active members of the Indiana State Bar Association and National Academy of Elder Law Attorneys. Both lawyers are admitted to practice law in Indiana, and Jeff Hawkins is admitted to practice law in Illinois.

Jeff is a Fellow of the American College of Trust and Estate Counsel and the Indiana Bar Foundation. He is also a member of the Illinois State Bar Association and the Indiana Association of Mediators. He served as the 2014-15 President of the Indiana State Bar Association, and he is a registered civil mediator.

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MORE INFORMATION

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- At Home Pre-Admission Screening for nursing home placement
- Contracted providers allow us to offer transportation, adult day services and legal assistance.

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8 TIPS FOR IMPROVING COMMUNICATION

WHEN WEARING A FACE COVERING



BE AWARE

Is the person you're communicating with having trouble understanding you? Ask and adapt if needed.



BE PATIENT

Face coverings block visual cues and muffle sounds that help us understand speech, which can make interactions frustrating.



BE MINDFUL

Consider how physical distancing might affect your communication. As distance increases, sound levels decrease, and visual cues are more difficult to see.



BE LOUD AND CLEAR

Speak up, but don't shout. Focus on speaking clearly. Consider wearing a clear face covering, if possible. If you're having trouble understanding, ask the person you're talking with to speak louder. If you lip-read, ask those you interact with regularly to wear a clear face covering.



TURN DOWN THE BACKGROUND VOLUME

Background noise can make conversation especially hard. When possible, move to a quieter spot or turn down the sound.



COMMUNICATE ANOTHER WAY

Use a smartphone talk-to-text application or writing tools (paper/pen, whiteboard) to communicate.*



CONFIRM THAT YOUR STATEMENT IS CLEAR

Ask if your message has been understood.



BRING A FRIEND OR BE A FRIEND

If it's essential that you comprehend important spoken details—during a discussion with a health care provider, for example—consider bringing a friend or family member with you. Or, offer to come along to listen and take notes when a friend has an important appointment or meeting.



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