



January 2007

Mid-Atlantic LifeSpan—The Largest And Most Diverse Senior Care Association In The Mid-Atlantic Region

**HONOR YOUR SENIORS
HONOR THE PROMISE**

In order to ensure accessible and cost-effective health care for Maryland seniors, the State must adopt these key action items ---

LifeSpan announces the beginning of a statewide 'Honor the Promise' campaign to encourage State officials to adopt four key action items that will ensure Maryland delivers proper care to its rapidly-growing senior population.

Improve access to senior care options.

- Adequately fund services to individuals residing in senior care facilities – budget cuts threaten quality of care.
- Allow individuals currently receiving services in the community to participate in the Older Adults Waiver.
- Expand Maryland's Congregate Housing Services Program.

Stabilize the senior care workforce to ensure Maryland can care for the future needs of a growing senior population.

- Enact programs to recruit and retain additional nursing/geriatric program faculty, including increasing pay.
- Increase access to education grants for individuals interested in working in senior health care.
- Allow reciprocity for individuals licensed in other states to work in Maryland (e.g., nursing home administrators).

Eliminate unreasonable delays in seniors receiving approval for State assistance – fix the Medicaid eligibility system.

- Purchase a new eligibility computer system to streamline the process between DHMH, DHR and local agencies.
- To increase efficiency, require semi-annual training sessions for individuals involved in the eligibility process (State workers and providers).
- Develop a pro-rating eligibility system to allow an individual whose countable resources slightly exceed the allowable amount in a given month to still qualify for assistance.

Reduce unnecessary administrative burdens on senior care providers.

- Adequately staff State oversight agencies so they can meet their own timeframes for approving documents, sending survey results to providers, issuing licenses, etc.
- Create a central State repository for information submitted by senior care providers to avoid State agencies requesting duplicative information.
- Develop a system to allow all information to be submitted and received electronically to eliminate delays caused by paper submissions.



Advocating For The Senior Community Every Day



What People Are Saying

Mary C. writes,

"Please find enclosed my membership form for the LifeSpan Grass Roots Network. I read this afternoon in the Baltimore Business Journal about LifeSpan's campaign to encourage the Maryland legislature to focus on four key action items to improve senior care.

"I am pleased to learn about your organization and this initiative, and I look forward to participating in any way I can."

Participate And Make A Difference!

Sidney Francois, Director of Grass Roots for Mid-Atlantic LifeSpan, will be contacting all providers over the next several weeks to seek the participation of you, your residents and their families, and anyone else that you know.

LifeSpan would appreciate the opportunity to meet with you and your residents/ resident council to explain how easy it is to participate in the campaign. We will provide the cards to be signed and a drop box where people may place the completed cards. The completed cards will be taken to your legislator so they can see how many people in their district are counting on them to do the right thing.

For the campaign to be successful we need your help. Please work with us this year to make life better for everyone.

Thank you.

New House Finance Chair to Focus on Housing

The House Financial Services Committee is expected to focus on housing issues. Rep. Barney Frank (D-Mass) is the new chairman he is expected to increase affordable housing programs, as reported in Congressional Quarterly Today.

Housing Trust Funds

Baltimore voters passed a city charter amendment in December creating a fund for building affordable homes, reported The Baltimore Sun. The ballot measure did not dedicate a source of revenue, but would allow the city to allocate money from a future tax or a portion of an existing tax. Washington, DC, and New York have similar trust funds. Washington's fund, which was created in 1988, gets revenues from a portion of the real estate recordation fee, said City Council President Sheila Dixon. Dixon, who pushed for the affordable housing program, said it would help ensure that Baltimore's neighborhoods remain diverse and affordable.

Congregate Housing Services Program

LifeSpan sent a letter to Governor O'Malley requesting increased funding for the Congregate Housing Services Program (CHSP). On January 16th, Danna Kauffman, LifeSpan's Vice President of Public Policy, met with Delegate Mary Delaney-James, the new chair of the Health Subcommittee for Appropriations to inform her of the need for more funding for the CHSP so that more seniors can participate.

"Violence Against Women Act"

The Violence Against Women Act (VAWA) was amended this month to make it illegal for most properties receiving federal funding to evict a person or refuse to admit an applicant because that person was a victim of actual or threatened domestic violence. VAWA covers public housing authorities (PHA's) and most other HUD funded housing communities, including privately owned communities funded by Sections 8, 202, 236, 221(d)(3) and 811. More information is available at www.fairhousenet/library/article.php?id=59.



Eligibility Determinations in Tax Credit Properties

Properties familiar with LIHTC program requirements may not be aware of the interface between the requirements of the State Housing Finance Agency (HFA) and the nondiscrimination provisions of the federal Fair Housing Act or their state or local fair housing laws. A finding of discrimination by DOJ or HUD could result in the loss (or recapture) of tax credits. More information is available at www.fairhouse.net/library/article.php?id=58

Pension Protection Act Provisions Help Relieve Donor Tax Burdens

The Internal Revenue Service and U.S. Treasury Department recently issued guidance on new provisions in the Pension Protection Act. New individual retirement account (IRA) rollover provisions allow individuals age 70 and one half or older to directly transfer tax-free, up to \$100,000 per year, to an eligible charity. The \$100,000 annual limit applies separately for each spouse of a married couple, so a couple can transfer a combined \$200,000. IRAs held on behalf of beneficiaries are eligible, but only distributions from traditional IRAs and Roth IRAs are eligible for the rollover. This information could be helpful to donors considering the tax implications of their gifts. For more information visit www.irs.gov/retirement/article/0,,id=165131,00.html.

Tenant/Applicant Criminal Background Checks

If you are searching for a company to provide screening services for you, some housing providers are using the companies listed below:

MAF Background Screening (www.mafscreening.com or 800.226.4483)

RentGrow (www.rentgrow.com or 800.736.8476)

Credit Retriever (www.creditretriever.com or 888.966.8607)

Association News

New Congress Offers New Advocacy Opportunities

Our work to "tell our story" to the new Congress begins. The 63 new legislators and the new Congressional leadership present new opportunities for us to help create policies that support the future of aging services. During this Congress, we will advocate for a more rational and equitable aging-services financing system, person-centered care management, home-centered care, culture transformation and opportunities to advance technology's role in your work. These efforts will begin with the new Congress' work to finalize the fiscal 2007 budget. Together, we can ensure that your legislators understand the value of funding programs that serve seniors and those who care for them. Visit www.aahsa.org to find tools you can use to help us win this fight for our field.

AAHSA's Senior Housing Funding Update Now Available

In our update, you'll find the latest information from the U.S. Department of Housing and Urban Development (HUD) on Section 8 funding during the first quarter of the 2007 fiscal year and their progress with processing renewal policies. You can also find out how to check on the status of your project rental assistance contracts.

Section 202 Demonstration Program

The American Association of Homes and Services for the Aging (AAHSA) will undertake a study and prepare a report designed to expand the delivery of and increase the funds available to finance the development and preservation of affordable supportive housing for the elderly. Among its senior housing members are the multi-state, national not-for-profits, and hundreds of small not-for-profits and faith-based organizations, all with deep and broad experience in the Section 202 program and dedicated to a workable and viable Section 202 program as the sole direct construction program intended to increase the supply of or preserve affordable housing for seniors.

The objectives of the study are to:

- Assess the position of the Section 202 pro-

gram among the federal housing programs and any assets and liabilities of providing capital advances and operating assistance.

- Identify best strategies for and impediments to increasing the supply of and preserving affordable, supportive housing for frail elderly through mixed financing more efficiently and quickly.
- Make recommendations for statutory, regulatory, and administrative changes necessary to increase the number of elderly served and the number of Section 202 housing units preserved for seniors as they age in place.
- Make recommendations for alternative approaches for Section 202 rental assistance attached to other capital sources and the allocation and renewal of PRAC assistance.
- Make recommendations for HUD collaborations with other federal, state, and local agencies and programs and with housing industry partners.
- Make recommendations for the principals and parameters to be used in creation of a demonstration program that expands the number of rental units/residents via mixed-finance, tax credits and other funding sources.

AAHSA will convene a full-day, in-person meeting in Washington, DC, of appropriate experts, including experienced large and small AAHSA member housing providers, housing finance debt and equity experts, transactional attorneys, and Section 202 development consultants. This meeting is the central strategy to meet the objectives of the study and to prepare our report including the parameters for the demonstration. The providers who have the direct experience and practice the best strategies will be invited.

AAHSA will conduct follow-up conference calls with appropriate stakeholders and experts to further explore issues and ideas identified through our review of the



existing literature and that come out of the full-day meeting. The follow-up calls that are needed will be determined after the review of existing reports and other materials and the in-person meetings are completed.

AAHSA will complete case studies that compare time lines and outcomes, leveraging, residents served, and services provided of a straight Section 202 PRAC development, a Section 202/tax credit combination development, and a senior tax credit development. The AAHSA team will work with an outside affordable housing development consultant and other necessary development experts to complete the case studies.

It looks like the FY07 HUD budget will be funded at the FY06 levels. That means \$735 million for Section 202. AAHSA will send a letter to the appropriators asking that they make an exception in the case of the HUD budget and fund the entire department at the Senate Appropriations level. That means \$750 million for Section 202.

The appropriations committees will be realigned again and housing will be handled by the Transportation, HUD Committee. Treasury was removed.

The subcommittee assignments for appropriation and authorization committees are supposed to be completed soon. AAHSA will get a list of key members to everyone as soon as that is finished.

HUD has decided NOT to implement the RIC proposal to help providers deal with extraordinary budgetary costs. By their own estimation HUD thinks that the only 60% of the providers needs are being met under the current system and process.

We expect the AAHSA Section 202 legislation to be introduced this year and are exploring whether parts of the RIC proposal can be integrated into a bill to help providers struggling with utility and insurance issues.

AAHSA is in the process of starting a four month project for HUD on the Section 202 program, barriers and proposals for improving mixed finance deals.

AARP Reports Growing Housing Shortage

AARP and AAHSA are challenging the Administration and Congress to increase funding for programs that fund affordable apartments for older Americans. A new report from AARP and AAHSA identifies a growing gap between the supply of and demand for senior housing units constructed under the federal Section 202 housing program. According to John Rother, AARP Policy Director, for every unit that becomes available in a given year, there are about 10 applicants. The wait for a unit averages more than a year. Of the more than 23,000 developments built under the Low-Income Housing Tax Credit program, three in 10 serve primarily older persons. The waiting lists for these properties extends more than a year. To access the report www.aahsa.org/newsroom/default.asp.

On-Line Networking – AAHSA’s HR Directors Listserv

All HR professionals should consider joining AAHSA’s HR Directors listserv. This active community of HR professionals has been called “informative,” “a lifesaver,” and “one of my more valued resources” by members. Participants have shared sample position descriptions and policies and discussed HR issues ranging from staff recognition to benefits to dress codes.

AAHSA also has networking listservs for professionals in Facilities Management and Marketing/PR. To join or request more information, contact Claudia Rizzo (crizzo@aaahsa.org) with your name, title, and facility name.



Establishing a Non-Smoking Environment in Your Organization:

What You Need to Know

From restaurants to hotels, more organizations than ever are becoming smoke free. But how can you change your organization's policy? How do you address it with residents, clients and family members who smoked in their homes and community's common areas for years? How do you enforce a non-smoking policy for new residents? What are the consequences for individuals who continue to light up? Find out the answers to these questions and more when

you join our audio conference on **Wed., Jan. 31, from 2 to 4 p.m. Eastern time.** Registration ends on **Jan. 26**, so reserve a spot today. Contact meeting@aaaha.org (888.508.9441) to register.

Generations United Conference Brings Together Young and Old

At Generations United's International Conference, **July 24–27** in Washington, D.C., Dr. Bill Thomas from the Eden Alternative and author of "What Are Old People For — What Are Young People For" will discuss his insights on the value of intergenerational programs with a youth panel. The conference will also feature workshops and events designed to help you learn more about how to bring back these programs into your facility. Read more information and register online at <https://comp17.eventcenterlive.com/cfm/ec/register/reg.cfm?BID=1&RegID=C921685D>.

Maryland Department of Housing and Community Development (DHCD) Spring 2007 Funding Round Deadline Reminder

Applications for the Spring 2007 Funding Round are due by Wednesday, **March 21, 2007** at 5:00 pm. Applications must be delivered to the mailroom on the ground floor of 100 Community Place, Crownsville, MD 21032. The Spring 2007 Funding Round will be governed by the 2007 Qualified Allocation Plan and the Multi-family Rental Financing Guide dated October 19, 2006.

Free Tax Assistance

Taxpayers needing assistance filing taxes may use AARP's Foundation Tax-Aide program. AARP Tax-Aide volunteers are trained and IRS certified and provide tax assistance and preparation services at no cost to low- and moderate-income taxpayers, particularly those ages 60 and older. For more information about the free Tax-Aide program, to locate a Tax-Aide site, or to become an AASRP Tax-Aide volunteer, call 1-888-227-7669 or visit www.aarp.org/taxaide.



LifeSpan's 26th Annual Conference & Exposition

May 8-10, 2007

**Ocean City
Convention Center**

**Ocean City,
Maryland**

HUD



HUD to be Level Funded for FY07

Representative Obey (WI) and Senator Byrd (WV) announced last month that they intended to address the remaining appropriations bills for FY07 with a year long joint resolution. In a meeting with Senate majority and minority appropriations staff, AAHSA learned that the HUD funding would be at the FY06 level, with limited exceptions, and none of the earmarks put in the bills of the 109th Congress. Unfortunately this means that the Section 202 program would receive only \$735 million, instead of the \$750 million that the Senate Appropriations Committee approved in the summer of 2006. Because the FY07 HUD appropriations bill was never brought up on the floor before the end of the 109th Congress it is considered dead and would have to be reintroduced. The new Congress has its eye on the getting ready for the FY08 appropriations cycle which starts next month when the president releases his budget.

AAHSA is encouraging Congress to increase the HUD FY07 budget and Older Americans Act programs to the higher levels awarded by the Senate Appropriations Committee as an exception within the joint resolution. Congress has apparently set a goal of completing all pending FY07 appropriations by mid-February. We encourage you to contact your members of Congress and ask for their support to increase the HUD funding in the joint resolution.

Senior housing and Older Americans Act appropriations for 2007: the current continuing resolution expires February 15, and the incoming leadership has indicated that they will simply do another CR to last through the end of the fiscal year. AAHSA is pushing for some of this found money to be used to provide the funding increases for Section 202 housing that were approved by the appropriations committees last year, and additional funds for OAA.

Contract Renewal Policy Changes

New policy changes to the Section 8 Renewal Guide can be found at <http://www.hud.gov/offices/hsg/mfh/exp/guide/s8renewpgchg121206.pdf>.

According to the posted changes, **HUD policy will now require that the "lesser of" test be used EVERY TIME an exception project's Section 8 contract is renewed under Option 4.** As the revised guidebook reads, this "lesser of" restriction does not apply to annual adjustments within a current contract "subject to annual appropriations", and HUD staff indicated that they do not expect this policy to apply to contract renewals already in process (though the guidebook changes to fail to address any sort of transition period, so we're concerned about actual practices/interpretations from the field).

AAHSA is concerned that under the new provisions, all projects where owner/operators have elected Option 4 annual renewals, or are currently due for another renewal of a previous 5-year contract AND where projected budget costs exceed current budget amounts (adjusted by OCAF), will be forced to operate at a loss.

Under this scenario, any of the Option 4 eligible non-profits who may be experiencing something like the recent spikes in insurance costs and utilities will find their budgets in a significant deficit position.

HUD has responded, at least in part, to our immediately articulated concerns about the Section 8 renewal guide change in policy and the need to not impact/delay renewals already in progress. Please see their directive, issued to the various PBCA's, below.

AAHSA will continue to seek modification of the policy and/or implementation of an emergency rent adjustment policy for unforeseeable major budgetary factors (as described in the Recognized Increased Cost mechanism discussed previously).

Obviously, one way to minimize the impacts of this policy is to seek longer term contracts – including the 5 year which is easily accomplished in most field office, and the less frequently adopted (but regulatory possible) 20 year – subject to “annual appropriations” of course.

“On December 20, 2006, HUD issued the new instructions for the renewal of Section 8 contracts under option 4, renewal of projects exempted from OMHAR. Specifically at initial and subsequent renewal the rents shall be set at the lesser of current rents as adjusted by the published OCAF or a budget based rent level.

The implementation date for the “lesser of test” for subsequent renewal under option 4 is April 19, 2007, 120 day from the date the new instructions were issued. This grandfathered in owners that have already submitted their renewal packages and provides HUD and the Contract Administrators time to notify owners of the new requirements.

The exception to this principle is the owner that submits its renewal package earlier than 120 days before the contract expiration date, for example 200 days, to avoid the “lesser of test.” They must comply with the new instructions.

Changes to the Renewal Guidebook may be found at the following website: <http://www.hud.gov/utilities/intercept.cfm?offices/hsg/mfh/exp/guide/s8renewpgchg121206.pdf>.

If you have any questions, please do not hesitate to contact your Contract Management Officer.”

Enterprise Income Verification (EIV) Update

The Headquarters EIV Team is faxing signed Coordinator Access Authorization Forms (CAAFs) received between August 1, 2006 and November 17, 2006, back to approved EIV Coordinators. This process is anticipated to continue through February 2007. Coordinators must make the Fax transmittal sheet and signed CAAF, as well as owner letters of approval available upon request for auditing and review purposes. For service issues or problems



Retirement Living Television

Retirement Living Television features high-quality programming targeted to a mature audience of people 55 and over.

Through a partnership with the University of Maryland, Baltimore County, Retirement Living Television uses a \$1.3 million refurbished television studio on campus to film five shows.

John Erickson, founder and CEO of Erickson Retirement Communities donated over \$5 million to UMBC to establish the Erickson School of Aging Studies. A \$20 million production and technology building is scheduled for completion in 2008.

Retirement Living Television has worked with the Comcast Corporation and DirecTV Group Inc. for distribution.

Check your local cable channel for viewing times or visit www.rl.tv. You can also sign up for free newsletters.

The Shows

The Daily Apple
The Art of Living
The Prudent Advisor
The Informed Citizen
Healthline
The Voice
Life After Life
RLTV Specials
My Town USA

in EIV, please contact the Multifamily Help Desk at 800.767.7588 or Mf_Eiv@hud.gov.

EIV Certification

EIV Coordinators and Users within EIV will be certified February 1 and 15, March 1, 15, 29, 2007. All users are expected to have access to the Social Security (SS) and Supplemental Security Income (SSI) benefits data contained in EIV on the next business day. Please note that EIV certification dates are subject to change.

Faith in Action Volunteers Can Help Your Residents

Hagerstown

Faith in Action, a Program of REACH Caregivers
140 West Franklin Street, Suite 300
Hagerstown, MD 21740-4704
Mr. Kevin R. Collins
P: 301.733.2371 F: 301.733.7479
reach@myactv.net
www.reachcaregivers.org

Serves: Frail/Elderly; HIV/AIDS Related; Physically Disabled; Developmentally Disabled; Terminally Ill; Mentally Ill; Alzheimer's/Dementia

Hours: M—TH 8:30 am—4:30 pm

Services: Transportation; Respite Care; Friendly Visit; Telephone Reassurance; Housekeeping; Meal Preparation; Chores; Bill Paying; Link People

Oakland

Faith in Action in Garrett County, Inc.
P.O. Box 271
Oakland, MD 21550-0271
Ms. Doris Hershman
P: 301.334.5151 F: 301.334.5800
hospiceofgc@verison.net

Serves: Frail/Elderly; Terminally Ill; Alzheimer's/Dementia

Hours: 8:00 am—4:30 pm

Services: Respite Care; Friendly Visit; Telephone Reassurance; Housekeeping; Personal Care; Meal Preparation; Chores; Link People

Princess Anne

Caring Connection
P.O. Box 401
Princess Anne, MD 21853
Sister Dianne Moore
P: 410.651.9608 F: 410.651.1437
Seton-Center@juno.com

Serves: Frail/Elderly; Alzheimer's/Dementia

Hours: Call for Information

Services: Transportation; Friendly Visit; telephone Reassurance; Link People

Salisbury

Wicomico County Interfaith Volunteer caregivers, Inc.
1504 Riverside Drive
Salisbury, MD 21801-6740
Ms. Suzanne Johnson
P: 410.742.0505, ext. 101 F: 410.742.0525

sjrsvp@intercom.net

Serves: Frail/Elderly; Alzheimer's/Dementia

Hours: M—F 8:00 am—3:00 pm

Services: Transportation; Respite Care; Friendly Visit; Telephone Reassurance; Housekeeping; Personal Care; Meal Preparation; Chores; Bill Paying; Link People

Shady Side

Faith in Action—South County
6248 Shady Side Road
P.O. Box 529
Shady Side, MD 20764-0529
Ms. Susan Haine
P: 410.867.1128 F: 410.286.5450
socofaithnet@verizon.net

Serves: Frail/Elderly; Physically Disabled

Hours: M—F 9:30 am—3:30 pm

Services: Respite Care; Friendly Visit; Telephone Reassurance; Housekeeping; Chores; Link People

Silver Spring

Faith in Action Montgomery
3950 Ferrara Drive
Silver Spring, MD 20906-4700
Ms. Susan M. Dollins
P: 301.962.0820 F: 301.962.0892
suedollins@cs.com
www.seniorconnectionmc.org

Serves: Frail/Elderly; Physically Disabled; Alzheimer's/Dementia

Hours: M—F 9:00 am—4:00 pm

Services: Transportation; Respite Care; Friendly Visit; Telephone Reassurance; Bill paying; Link People

Westminster

Faith in Action Carroll County Neighbors Helping Neighbors
535 Old Westminster Pike, Suite 102
Westminster, MD 21157-6269
Ms. Patricia A. Supik
P: 410.871.6784 F: 410.871.6325
tricia@carrollhospitalcenter.org
www.healthycarroll.org

Serves: Frail/Elderly; Physically Disabled

Hours: M—F 9:00 am—5:00 pm

Services: Transportation; Respite Care; Friendly Visit; Telephone Reassurance; Housekeeping; Meal Preparation; Chores; Link People



Member News

Dawn M. Quattlebaum Wins ProAging Award

Exemplary senior-serving professionals are honored for quality care

Dawn Quattlebaum, Administrator of Friendship Terrace is among the winners recognized this year. The awards honor senior-serving professionals who voluntarily exceed their job descriptions, providing their clients with excellent service. Friendship Terrace, an independent senior housing community located in Northwest Washington, DC, is a service of Episcopal Senior Ministries.

Winners will be featured in the Guide to Retirement Living SourceBook and on ProAging.com, the senior living industry's leading professional organization. "We were overwhelmed by the amount of outstanding entries this year, but Dawn really stood out," said Guide to Retirement Living publisher and ProAging.com founder, Steve Gurney. "Her tireless dedication and commitment to seniors brings a deserved prestige to Episcopal Senior Ministries."

The 2006 nominees included administrative staff, direct care staff, operational staff and management and marketing personnel. A group of anonymous industry professionals selected the award winners, and the recipients were presented with an engraved plaque.

Vacancy Report

Please assist your colleagues by sharing this information when you receive calls from consumers you cannot serve.

Facility	Units	Cost	Type of Subsidy/ Waiver	Availability
Victory Terrace	2 Br/2 Ba	\$1,795 (regularly \$1,875)	Market Rent	Now
	1 Br/1 Ba	\$953	Tax Credit 60%	February 15
	2Br/2 Ba	\$1,139	Tax Credit 60%	March
Friendship Terrace	3 Studios	\$899	Market Rent	February

Centers for Medicare and Medicaid Services

Medicare Rates for 2007

The following is a listing of the Medicare premium, deductible, and coinsurance rates that will be in effect in 2007:

Medicare Premiums for 2007:

Part A: (Hospital Insurance) Premium

Most people do not pay a monthly Part A premium because they or a spouse has 40 or more quarters of Medicare-covered employment.

The Part A premium is \$226.00 for people having 30-39 quarters of Medicare-covered employment.

The Part A premium is \$410.00 per month for people who are not otherwise eligible for premium-free hospital insurance and have less than 30 quarters of Medicare-covered employment.

Part B: (Medical Insurance) Premium
\$93.50 per month*

Medicare Deductible and Coinsurance Amounts for 2006:

Part A: (pays for inpatient hospital, skilled nursing facility, and some home health care) For each benefit period Medicare pays all covered costs except the Medicare Part A deductible (2007 = \$992) during the first 60 days and coinsurance amounts for hospital stays that last beyond 60 days and no more than 150 days.

For each benefit period you pay:

A total of \$992 for a hospital stay of 1-60 days.

\$248 per day for days 61-90 of a hospital stay.

\$496 per day for days 91-150 of a hospital stay (Lifetime Reserve Days).

All costs for each day beyond 150 days

Skilled Nursing Facility Coinsurance

\$124.00 per day for days 21 through 100 each benefit period.

Part B: (covers Medicare eligible physician services, outpatient hospital services, certain home health services, durable medical equipment)

\$131.00 per year. (Note: You pay 20% of the Medicare-approved amount for services after you meet the \$131.00 deductible.)

Additional information about the Medicare premiums, deductibles, and coinsurance rates for 2007 is available in the September 16, 2006 Fact Sheet titled, "[Medicare Premiums and Deductibles for 2007](#)" on the www.cms.gov website.

Medicare Scrutiny

As reported by McKnight's Long-term Care News Medicare, including its prescription drug program and the program's overpayments to healthcare providers, will be the target of much scrutiny by the House Ways and Means Health Subcommittee in the 110th Congress, according to full committee Chairman Charles B. Rangel (D-NY).

In a nine-page letter sent to several lawmakers, Rangel said the health subcommittee would conduct oversight on just about every aspect of Medicare, from the Part D drug benefit to managed care plans to quality improvement among providers. The aim is to ensure the "efficient use of resources, quality, and access for Medicare beneficiaries," Rangel said in his letter.

The House has started already made headway on its aggressive healthcare agenda by passing a bill requiring the Department of Health and Human Services to negotiate directly with pharmaceutical companies on prices for medications under the Medicare Part D prescription drug benefit.

Medicare Waives Late Fee for the Poor

Federal officials extended a policy allowing low-income Medicare participants to enroll in drug benefit through 2007 without paying a late enrollment penalty.

New CMS Grants Promote Home - and Community Based Services

The Centers for Medicare and Medicaid Services (CMS) recently announced that 17 states will receive \$23 million in grants for CMS' "Money Follows the Person" demonstration program. This five-year program will help these states reduce reliance on institutional care while developing new ways to help individuals remain in the community as they age, like home renovation and respite care. A second round of state grants may be announced later this year. With these grants, many states will be funding new programs for which you can apply to participate as providers of care and services in the community. Keep in touch with your state association to see if you are eligible to apply for additional funds.

New Website Promoting Long-Term Care Planning

The National Clearinghouse for Long-Term Care Information Web site provides information about long-term care planning, services and financial options, along with tools to help people begin the planning process. The clearinghouse Web site was designed by HHS' Administration on Aging (AoA), Centers for Medicare & Medicaid Services (CMS), and the Assistant Secretary for Planning and Evaluation (ASPE). The site features resources such as a savings calculator and contact information for a range of programs and services, and also supports the "Own Your Future" education campaign, a joint federal and state initiative designed to increase consumer awareness about long-term care. View the information at www.longtermcare.gov.

Plan For Long-Term Care

You need to begin planning how you will pay for long-term care in the future. Medicare covers three months of nursing home care, but only if you have been released from the hospital. Medicaid coverage is only available after you have used your savings, and it does not cover assisted living. Coverage of in-home

health services is very limited. The Deficit Reduction Act of 2006 makes it difficult to qualify for Medicaid if you have given away assets in the previous five years. The provision was designed to prevent wealthy people from hiding assets, but it will hurt middle-income people who provide financial assistance to other family members. For more information visit the U.S. Department of Health and Human Services website at www.longtermcare.gov.

Prescription Drug Assistance

The Baltimore County Department of Aging has received state funding to assist Baltimore County residents who have difficulty paying for their prescriptions. Baltimore County residents who are Medicare beneficiaries and eligible for a Medicare Prescription Drug plan may qualify if their monthly income is below \$2,287 (individual) or \$2,991 (couple) and assets below \$11,000 (individual) or \$14,000 (couple) will qualify. Only medications covered by Medicare D will be included and the funds will be paid directly to the pharmacy. Contact your case manager from the Baltimore County Department of Aging, Health or Social Services, or call the Department of Aging's Senior Information and Assistance Line at 410.887.2594 and request funds for prescription drugs.

Prescription Discounts for District of Columbia Residents

DC Rx is a program that covers residents regardless of income or age. There are no enrollment forms or application fees. The program offers a savings off the retail prices of prescription drugs not covered by insurance and covers prescriptions for pets. The prescription discount card is available at community and intake centers, Catholic Community Services' pharmaceutical Resource Center, hospitals, social service agencies, public libraries and other DC government buildings. The cards can be used at most of the District's retail pharmacies and many other pharmacies nationwide.

Health Services

The Chesapeake-Potomac Home Health Agency, Inc., a nonprofit group serving Charles, Calvert and St. Mary's counties will

make home visits to draw blood for lab tests, organize prescription drugs or fill insulin syringes for seniors who find it difficult to leave home. Call the intake office at 800.656.4343, ext. 121.

Visiting Nurse Association Expands

MedStar Health Visiting Nurse Association's new office in Camp Springs offers home care in Calvert, Charles, St. Mary's and southern Prince George's counties. Services include wound care, infusion and rehabilitation. Specialty care in cardiology and cardiac rehabilitation, ostomy, oncology, stroke and joint replacement rehabilitation, diabetes, respiratory therapy is also available 301.931.3100.

Health Connections Mobile Outreach

A traveling van offers health screenings, wellness education, disease prevention and other medical and community services through St. Mary's Hospital, St. Mary's County Health Department and St. Mary's county Department of Social Services. For more information about services or a listing of van stops and times, call 301.475.6019. To schedule a van stop at your facility call 301.475.6195.

Transportation Services

Southern Maryland Hospital Center offers transportation for outpatient services when personal transportation is not available 301.877.4357.

Free Blood Pressure Screening

Calvert Memorial Hospital from 11-1 pm on the third Tuesday of each month. 410.535.8233 or 301.855.1012, x8233

Civista Medical Center from 1-3 pm on the first and third Mondays of the month in LaPlata.

Calvert Pines Senior Center from 11-12 pm the first and thirds Thursdays of the month.

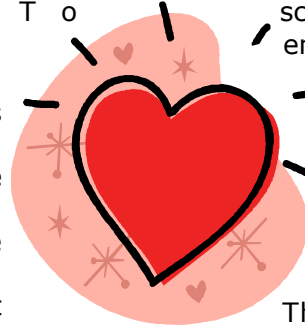
Southern Maryland Hospital center from 12-8 pm Thursdays in the hospital solarium.

St. Mary's Hospital Medical Center at Charlotte Hall from 9-12 pm on the first Friday of the month. 301.290.1499.

St. Mary's Hospital from 9-12pm on the second Friday of the month in the lobby.

Heart Talks Available

Presented by St. Mary's County Health Department, the talks address hypertension and the symptoms and signs of stroke and heart attack. To schedule a 45-minute presentation call Betsy Tyer at 301.475.4079.



Women's Heart Day Conference

The National Woman's Heart Day Conferences taking place in February. Please tell your mothers, sisters, daughters, co-workers, friends and residents about the impact of heart disease on women, and encourage them to attend the free Health Fair to receive a free screening for heart risks.

Friday, February 16, 2007

8:00 am - 3:00 pm

Baltimore Convention Center, Hall D
One West Pratt Street
Baltimore, MD 21201

OR

Friday, February 16, 2007

8:00 am - 2:00 pm

Verizon Center
601 F Street, NW
Washington, DC 20004

Wheelchairs for Seniors

Wishes on Wheels program offers wheelchairs, usually at no out-of-pocket cost, to seniors age 65 and older who qualify. 800.823.5220 or www.threewishes2.com.





Maryland Relay Provides Free Assistive Telephone Equipment

Maryland Relay and Maryland Accessible Telecommunications (MAT) serve customers who are Deaf, hard of hearing, Deaf/Blind, speech or mobility disabled. The Captioned Telephone (CapTel) works as an amplified phone, but also displays the caller's words in text across a bright screen on the phone.

Applicants to the program must:

- Be a Maryland resident
- Be a recipient of SSI (Supplemental Security Income), SSDI (Social Security Disability Insurance), TCA (Temporary Cash Assistance), or TDAP (Temporary Disability Assistance Program) benefits.
- Be certified as having one of the following disabilities: mobility, blind, low vision, cognitive, Deaf/Blind, speech, deaf or hard of hearing, and have difficulty using a standard telephone

Approval may be granted on a case-by-case basis to applicants who are not receiving the benefits listed above. Contact the MAT program (see below) to apply as a "Non-Tradition/hardship" case. After qualification, applicants will receive an equipment assessment to determine which device will satisfy his or her specific communication needs.

Brenda Kelly-Frey, Assistant Director
 DBM/TAM
 301 West Preston Street, Suite 1008 A
 Baltimore, MD 21201
 800.552.7724 (TTY/Voice)
moreinfo@mdrelay.org
www.mdrelay.org.

Tips for A Good Nights Sleep

DO

- Go to bed at the same time each night and get up at the same time each morning
- Keep your bedroom dark, cool, quiet, restful and comfortable
- If you cannot fall asleep within 20 minutes, get out of bed and read something boring until you feel sleepy
- Engage in physical activity, outdoors if possible, during the day (at least 4 hours before bedtime)
- Take a hot bath 60-90 minutes before bedtime
- Listen to soft or soothing music
- Use visualization – picture a relaxing scene

DO NOT

- Drink caffeinated beverages for at least 6 hours before going to bed (coffee, tea and soda).
- Drink alcohol at bedtime or for 2 hours before bedtime, daytime alcohol consumption should be in moderation
- Smoke cigarettes at least 4 hours before bedtime
- Fall asleep with the television on
- Exercise within 4 hours of going to bed
- Read stimulating material while in bed just before turning out the lights
- Take a long nap during the day (more than 30 minutes)
- Go to bed too hungry or too full



International Longevity Center – USA

Alzheimer's Isn't Just For The Elderly

Alzheimer's is a long process and early diagnosis and early treatment do slow the progression of the disease. The Alzheimer's Association report "Early Onset Dementia: A National Challenge, a Future Crisis", reports that anywhere from 220,000 to 640,000 Americans today have early-onset Alzheimer's – defined as occurring before the age of 65 – or a related dementia. Doctors have great hope for positron emission tomography, or PET scans which may detect mild changes in the brain even when no Alzheimer's symptoms are evident and before the disease can do its damage. Factors like genetics and pre-existing conditions such as heart disease, diabetes and hypertension have been linked to the condition. To read the report "Early Onset Dementia: A National Challenge, a Future Crisis" log on to www.alzheimersassociation.com.

10 Warning signs of Alzheimer's

1. Memory loss

Forgetting recently learned information is one of the most common early signs of dementia.

Normal – Forgetting names or appointments occasionally.

2. Difficulty performing familiar tasks

Finding it hard to plan or complete everyday tasks.

Normal – Occasionally forgetting why you came into a room or what you planned to say.

3. Problems with language

Forgetting simple words or substituting unusual words, making speech or writing hard to understand.

Normal – Sometimes having trouble finding the right word.

4. Disorientation to time and place

Becoming lost in your own neighborhood, for-

getting where you are and how you got there, and not knowing how to get back home.

Normal – Forgetting the day of the week or where you were going.

5. Poor or decreased judgment

Dressing inappropriately, wearing several layers on a warm day or little clothing in the cold.

Normal – Making a questionable or debatable decision from time to time.

6. Problems with abstract thinking

Difficulty performing complex mental tasks like forgetting what numbers are for and how they should be used.

Normal – Finding it challenging to balance a checkbook.

7. Misplacing things

Putting things in unusual places – an iron in the freezer or a wristwatch in the sugar bowl.

Normal – Misplacing keys or a wallet temporarily.

8. Changes in mood or behavior

Rapid mood swings – from calm to tears to anger - for no apparent reason.

Normal – Occasionally feeling sad or moody.

9. Dramatic changes in personality

Becoming extremely confused, suspicious, fearful or dependent on a family member.

Normal – Personalities do change somewhat with age.

10. Loss of initiative

Passive, sitting in front of the TV for hours, sleeping more than usual, or not wanting to do usual activities.

Normal – Sometimes feeling weary of work or social obligations.

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