

# Long Term Care News and Views

*Sharing Information about Home and Community-Based Long Term Care Services*

Planning for Elders in the Central City\* Volume 14, Issue 3\* March 2009

## HSAG REPLACES LUMETRA

As of December 2008, the Health Services Advisory Group Inc. (HSAG) replaces Lumetra as the QIO (Quality Improvement Organization) for California.

When people who are on Medi-Care wish to appeal their medical care or their discharge plan, they call the QIO. The HSAG, and other QIOs across the country, also work with Medicare beneficiaries and their advocates to help them resolve complaints or appeals they have about the quality of care they receive from Medicare providers.

The decision marks a major contract shift from California-based Lumetra, the organization that held the California QIO contract for the last 25 years.

HSAG has said they will make the transition "seamless" with no disruption to the services they provide. The phone number people call to appeal their discharge will not change, it remains 1-800-841-1602, the same number as Lumetra.

Con't on pg. 4

## Planning for Elders is Hiring!

Planning for Elders is seeking a Consumer Advocate for the new Long Term Care Consumer Rights Center. If you are passionate about protecting the rights of recipients of home and community based long term care services, check out the position description posted on our website at [www.planningforelders.org](http://www.planningforelders.org) and apply as soon as possible.

## DAAS CUTS

The department of Aging and Adult Services cut \$7 million from its budget for 09/10. This includes \$4,869,684 to IHSS, which eliminates the share of cost program, reduces service hours from the Consortium, and administrative costs from the Public Authority.

Food programs are also being cut \$1,214,944. The department maintains that the same number of meals will be served, they will just be served more efficiently and will not follow the Federal Nutrition Guidelines.

DAAS has cut \$1,235,000 from salaries for both filled and vacant positions.

There are a number of other smaller, but still significant reductions being made. For more detailed information, contact the department at 415.355.3555 and they can provide documents.

**Next IHSS- Health Task Force**  
**Thursday March 5**  
**10:30 – 12:00**  
**965 Mission #700**

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## **DELAY IN DIGITAL CONVERSION IS A 'CALL TO ACTION' FOR COMMUNITIES ACROSS THE NATION**

**WASHINGTON** – The Leadership Conference on Civil Rights Education Fund (LCCREF) and New America Media (NAM) stepped up their joint campaign to assist minority and low-income households with preparing for the upcoming conversion.

Congress approved legislation that will delay the implementation of digital only TV signals from February 17 to June 12. However, some local broadcasters still made the transition February 17, making it more important than ever for people to act now. There are currently nearly four million households on a waiting list to receive government coupons that can off-set the cost of DTV converter boxes so that people can continue watching analog television sets.

"We are working in affected communities in several cities, helping people understand what they must do to continue receiving television signals," said Wade Henderson, president of the Leadership Conference on Civil Rights. "The delay gives our communities more time to prepare, but it's very important that people act now and apply for the coupon to offset the cost of the DTV converter box and set up at least one digital-ready TV. "

Mr. Henderson reiterated that television, particularly in poor communities, is a key communications vehicle in the event of a natural disaster or other catastrophic event. "We don't want a situation where lives are at stake because someone's television doesn't work and they miss important public safety announcements," Mr. Henderson said. "LCCREF and NAM are committed to ensuring that doesn't happen."

The organizations have produced Public Service Announcements (PSAs) providing information that will help consumers with the DTV Transition. The campaign has focused on seven target areas, where there are at-risk communities, such as communities of color, non-English speaking communities, and older Americans, including in the Bay Area. Recent studies have indicated that 12.5% of African American households and 13% of Hispanic households are currently using analog televisions, and are not ready for the conversion. Moreover, households with annual incomes of less than \$25,000 are five times more likely to be unprepared for the digital conversion than households earning more than \$75,000.

"No community shall be left behind. But to make that a reality, preparation for the digital conversion must be a priority for everyone. The delay in implementation will help millions of people stay connected to news, information and public service announcements."

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### **Digital Television (DTV) Assistance Center**

Self-Help for the Elderly is proud to announce the grand opening of "Digital Television Assistance Center" at 407 Sansome Street in San Francisco.

The center opens daily from 9:00 am to 4:30 pm and provides:

- Assistance to apply for "TV Converter Box" coupon,
- Technical assistance with converter boxes, and
- Information about the transition

Or call (415) 677-7600 if you need assistance with the digital television transition. Digital Television Education is funded by Leadership Conference on Civil Rights.

## Avoid Being the Victim of a Fraud!

We have received several recent reports of attempted scams aimed at seniors. It is important to protect your personal information so that you do not become a victim. According to the California Department of Consumer Affairs, the following are typical scams that snare seniors and others, with suggestions on how to protect yourself.

- **Fight "Phishers" and Other Identity Thieves:** You may get a call from an "inspector" or "officer" with the bank who asks you to help catch a criminal by confirming your account or credit card number or by withdrawing money. Or you get an e-mail telling you to confirm your account information, and it looks like it's from your bank and sends you to a Web site that looks like your bank's. **Don't take the bait!** Never give out account or password information unless you made the call or went to the company's secure Web site yourself. Legitimate companies will never ask for such information this way, by phone or e-mail.
- **Check Out Charities Before You Give:** You receive a phone call seeking donations for a charity. The caller sounds sincere, and the cause seems worthy, BUT you've never heard of the organization. It's best to ask that information be mailed to you so you can research the charity before you decide. If the caller refuses, **don't donate**, simply hang up. Above all, don't give out your credit card or bank account number! Be wary -- these charlatans also use names similar to those of reputable charities. To check on a charity and for tips on giving wisely, call the California Attorney General toll-free (800) 952-5225 (in California) or go to [www.ag.ca.gov/charities](http://www.ag.ca.gov/charities). Check with your local Better Business Bureau before donating to any charity, and review their "Tips for Charitable Giving" on the BBB Wise Giving Alliance Web site: [www.give.org](http://www.give.org).
- **Disconnect from Telemarketers:** If you are tired of receiving telemarketing calls, you can help pull the plug by registering your number with the [National Do Not Call Registry](http://NationalDoNotCallRegistry.com). For more details on your rights and how to avoid telemarketing scams, see the Department of Consumer Affairs' [Basic Facts About Telemarketing](#) consumer guide.
- **Avoid Contractor Capers:** You are falsely told that your roof needs replacing at a cost of thousands of dollars. Or workers just "happen" to be in your area with some leftover paving material from "a job down the street." Or someone drops by and offers to trim your trees for a bargain price. **Don't fall for it!** These scams usually result in substandard work from unlicensed contractors who disappear after they get your money. Call the Contractors State License Board at (800) 321-2752 for a copy of "What You Should Know Before Hiring a Contractor" or visit the Board's Web site at [www.cslb.ca.gov](http://www.cslb.ca.gov).
- **Bypass Bogus Sweepstakes:** If you receive a letter, e-mail or phone call implying that you've won a sweepstakes, **be careful**. Some con artists use the lure of a big sweepstakes prize to convince unsuspecting consumers to send in money to claim a "prize" they've won. Sometimes the con artists tell consumers they need to pay a fee to cover the taxes or service charges on their winnings. Most times the prize is just a scam. The newest version of this scam involves crooks who use names of government agencies and legitimate phone numbers to deceive consumers. See the [Federal Trade Commission](http://FederalTradeCommission.gov) at [www.ftc.gov](http://www.ftc.gov) for a [Consumer Alert](#) with tips on how to avoid bogus sweepstakes scams.

## **FREE TAX RETURN PREPARATION NOW AVAILABLE IN SAN FRANCISCO**

Free tax return preparation will again be offered at 40 locations in San Francisco through the United Way of the Bay Area's "Earn It! Keep It! Save It! San Francisco" campaign. Anyone with an income of \$45,000 or less is eligible.

Last year, over 15,000 San Franciscans took advantage of the service and received over \$11,297,000 in refunds.

Interested taxpayers can call 211 (1-800-358-8832 elsewhere) to find the nearest location or visit [www.earnitkeepitsaveit.org](http://www.earnitkeepitsaveit.org) for more information.

Translation services are available in Spanish, Chinese, Russian, Vietnamese and Tagalog at selected sites.

Taxpayers should bring the following:

- Social Security card for each family member or ITIN number for each working adult
- W2 and other income forms
- Child care provider name, address and tax ID number
- Bank routing and account numbers for checking and savings accounts
- Name, address and phone number of landlord for renter's credit
- 2008 Economic Stimulus Payment amount

Con't from pg. 1

The HSAG website ([hsag.com](http://hsag.com)) states:

"A Medicare beneficiary has the right to appeal a hospital discharge if he or she feels too sick to leave. A Medicare beneficiary can do this even if he or she is in an HMO. Call HSAG at for an appeal. Our staff members will look at the medical record to see if the beneficiary should stay in the hospital. The Medicare beneficiary will be informed of the decision.

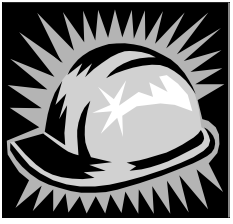
- The Medicare beneficiary does not have to leave the hospital.
- The Medicare beneficiary does not have to pay for the extra days in the hospital while HSAG staff members review the medical record."

For additional information, call 1-800-MEDICARE (633-4227).

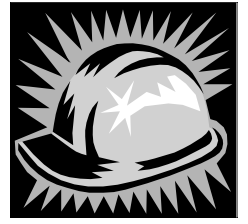
### **Other Appeals**

A Medicare beneficiary has the right to appeal a discharge if he or she does not agree with the discontinuation of skilled services. The beneficiary must be given a letter with the planned discharge date explaining how to appeal the discharge. A Medicare beneficiary can appeal even if they are in an HMO. "

Planning for Elders will continue advocate for hospitals to improve their discharge policies and procedures. We worked closely with Lumetra in the past, and look forward to continuing this relationship with HSAG.



**PLANNING FOR ELDERS ACTIVITIES:  
HealthCare Action Team:  
February Update**



HAT has joined forces with the newly formed Consumer Budget Advocacy Team (CONBAT), and we are planning a sustained campaign to put pressure on the Mayor and the Board of Supervisors to make sure that the budget impact on People with Disabilities and Seniors is as little as possible. We met with Anne Hinton, director of DAAS, and she explained the budget problem the department is facing. She was very accommodating and detailed the process by which the determination to make cuts was made. She was available to talk about the budget. If only other department heads were as available to the community. The CONBAT group was very appreciative and is actively encouraging other city departments to engage in a community process and dialogue for determining the cuts they are directed to make.

Some of the HAT members were angry about the budget cuts so we attended the Board of Supervisors Budget and Finance committee meeting on February 18 to speak out. Maria Cristina Salem told the committee that she sees City Hall as a giant sword cutting the throats of poor people and Vicki Westlin spoke about the need for all departments to “chop from the top” and stop decimating the safety net.



Anne Hinton Meets with the Consumer Budget Advocacy Team

We had a performance on a rainy day of the discharge roadshow at the Senior peer drop in center at Curry Senior Center. We have more scheduled for March, so please get ready because the show must go on!

**HAT Meeting Wednesday  
March 11, 2009  
12:00-1:30  
65 9th Street Quaker Center  
Call James for more information  
(415) 703-0188 ext 304!**

## **PLANNING FOR ELDERS ACTIVITIES:**

senior survival school®



It's time for  
**SENIOR SURVIVAL SCHOOL!**  
Co-Sponsored by The Mission SRO Collaborative

**Thursdays: March 19 and 26 and April 2 and 9**  
**9<sup>00</sup> am to 12<sup>00</sup> noon**  
**at Dolores Street Community Services**  
938 Valencia Street in between 20<sup>th</sup> and 21<sup>st</sup> Street

*This session will cover information about safety, housing, transportation, healthcare, and many other important issues and community resources.*

*Seniors and people with disabilities who live in SROs in the Mission are especially encouraged to attend.*

**Classes are free of cost, and healthy refreshments are provided.**  
**To register please contact Sarah Jarmon at 415. 703. 0188 x 302.**

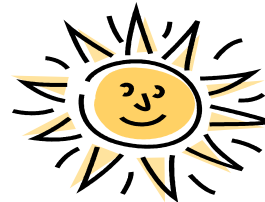
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**Searching for:**

**Senior Survival School Advisory Committee Members**

**We need your thoughts!! We need your opinions!!**

**Would you like to participate in planning and evaluating Senior Survival School?**



**We have a small, dedicated group of advisory committee members, but would love to expand this group to include more voices.**

Advisory Committee meetings are the last Friday of the Month at 1:30.  
Please call Sarah at (415) 703-0188 x302 if you are interested in coming to a meeting.

## MEDICARE OPEN ENROLLMENT ENDS MARCH 31

### Health Insurance Counseling and Advocacy Program (HICAP) What You Can Do During the Open Enrollment Period



If you are dissatisfied with how you currently receive your Medicare health coverage, you might be wondering if and when you can **switch your health plan**. The only time of year when you can make any change to your **Medicare drug coverage (Part D)** is during the **Annual Coordinated Election Period (ACEP)**, which runs from November 15 to December 31. However, you can still make some changes right now during the **Open Enrollment Period (OEP)**, which began on January 1 and ends on March 31.

During the Open Enrollment Period (OEP) you are more limited in the changes you can make. You will only be able to change **how** you receive your health coverage. **You cannot add or drop Medicare drug coverage (Part D) during this time.** You can change your Medicare health coverage only once during the Open Enrollment Period, and your new coverage will begin the first of the month after you make your selection.

**Note:** Even though you cannot add or drop Medicare drug coverage during the Open Enrollment Period, the way in which you receive your Medicare drug coverage may be affected by changes that you make to your health coverage. For instance, if you are enrolled in Original Medicare and have a standalone Medicare private drug plan (PDP), and you switch your health coverage to an **HMO**, you will then have to get your drug coverage from that HMO – you will not be able to keep your PDP coverage.

**See next page for an important chart describing what Medicare coverage you are entitled to...**

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### Concerned about the economic wellbeing of older adults in San Francisco?

The Community Living Campaign and the Insight Center for Community Economic Development announce:

#### **Reclaiming the Golden Years: Economic Challenges Facing Seniors in San Francisco Wednesday, February 25**

#### **Noon, City Hall, Polk Street Steps**

Join us for a brief Press Event that will highlight:

- \* The high costs seniors face for housing, food, medical care, and transportation
- \* How many and which elders are struggling to cover the basics in SF
- \* Personal stories of individuals and the choices they must make each day

For more information, or to tell your story, contact Marie Jobling at the Community Living Campaign 415-821-1003 or Susie Smith, The Insight Center, 510-251-0600.

## Medicare Open Enrollment information continued from pg. 7

The chart below explains which types of health Plan you can and cannot enroll in during the Open Enrollment Period:

<b>If you have:</b>	<b>You can switch to:</b>	<b>You cannot switch to:</b>
A Medicare private health plan <b>with</b> drug coverage	Another Medicare private health plan <b>with</b> drug coverage <b>or</b> Original Medicare <b>and</b> a standalone Drug Plan	A Medicare private health plan <b>only</b> or Original Medicare <b>only</b>
Original Medicare <b>and</b> a standalone drug plan	A Medicare private health plan <b>with</b> drug coverage	A Medicare private health plan <b>only</b> or a different standalone drug plan to use with Original Medicare
A Medicare private health plan <b>without</b> drug coverage	Another Medicare private health plan <b>without</b> drug coverage Or Original Medicare <b>alone</b> (no standalone drug plan)	A Medicare private health <b>with</b> drug coverage or Original Medicare <b>and</b> a standalone drug plan
Original Medicare <b>alone</b> (no standalone drug plan)	A Medicare private health plan <b>without</b> drug coverage	A Medicare private health plan <b>with</b> drug coverage <b>or</b> Original Medicare <b>and</b> a standalone drug plan
A Medicare Medical Savings Account (MSA)	N/A	You <b>cannot</b> enroll into or disenroll from an MSA plan during the Open Enrollment Period

### **MEDICARE CONSUMER ALERT:**

Medicare/Medi-Cal recipients: if you are contacted by an insurance agent who wants to sell you a health plan, ask questions before you sign any application, you may not need the extra coverage.

If you have already enrolled and are encountering difficulties with your plan, or you have been the target of agents trying to sell Medicare Advantage plans, your local HICAP can help. San Francisco-Health Insurance Counseling and Advocacy Program (HICAP) is a state sponsored volunteer program that provides FREE individual counseling and assistance for San Francisco residents who already have, or will soon become eligible for Medicare. **HICAP does not sell, endorse or recommend any specific insurance product.**

# Community Calendar: March 09

## Consumer-Oriented Long Term Care Activities

DATE	ACTIVITY	TIME & PLACE	MORE INFO?
Mon—Fri	Computer Open Lab	Call Ahead, 965 Mission Street Suite 550	(415) 703-0188
Wed. March 4	DAAS Commission	9:30 am, City Hall, room 416	LaShaun. Williams 355-3509
Mon. March 9	Coalition of Agencies Serving the Elderly	3 - 5:00 Call contact for location	Patty Clement 452-3500
Wed. March 11	HealthCare Action Team (HAT) meeting combined with Consumer Budget Advocacy Team (CONBAT)	Noon-1:30 pm 65 Ninth St (Quaker Center)	James Chionsini 703-0188 ext 304
Thurs. Mar 12	Long Term Care Coordinating Council	1:00-3:00pm 1 South Van Ness, 2nd Floor	Bill.Haskell@sfgov.org
Thurs. Mar 12	Senior Action Network (SAN) General Meeting	<b>10:00-12:00 Unitarian Universalist Church 1187 Franklin @ Geary (NOTE NEW LOCATION!)</b>	SAN 546-1333
Thurs. Mar 12	California Alliance for Retired Americans (CARA)	<b>1:00 - 2:30 ILWU Office 1188 Franklin Street # 4, (NOTE NEW LOCATION!)</b>	Jody Reid 550-0828
Wed. March 18	SAN Senior Housing Action Committee (SHAC)	1:00 - 3pm 965 Mission St Suite 700	Christina Olague 546-1333
Thurs. March 19	PECC Board of Directors Mtg.	5pm—6:30pm 965 Mission St, Suite 700	Alice Dueker 703-0188 ext 306
Fri. March 20	HSN General Meeting	9:30 - 11:30 am LightHouse for the Blind and Visually Impaired, 214 Van Ness Avenue.	Debbi Lerman 415-668-0444
Fri. March 20	Mayors Disability Council	1-4 City Hall Room 400	Mayors Office on Disability 415-554-6789
<b>Fri. March 20 (Note date change!)</b>	PECC Newsletter Mailing	10:30-12:30 pm 965 Mission St, Suite 550	Sarah Jarmon 703-0188 ext 302
Fri March 27	SAN Health Program	10:00 am- 12:00 965 Mission Suite 700	James Keys 546-1335

### Planning for Elders Board of Directors:

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- Alan Coleman, MD (Vice President)
- Norma Satten
- Jean Tokarek (Treasurer)
- Walter DeVaughn
- Michael Kwok
- Nader Shabahangi, PhD
- Pat Hess (Secretary)



# Long Term Care News and Views

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