



May 2005

Keeping In Touch

News For Family Caregivers

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Give Me a Break

Get the Most Out of Providers Helping Your Loved One

As a family caregiver, you may wonder how to best work with others who help your elder. Here are some ways you can collaborate.

- ◆ **Focus on common goals.** Focus on identifying and achieving the goals that you, your care recipient, and the health care providers can agree upon. Be willing to change these goals as necessary. Discuss and agree on the actions that need to be taken to achieve the goals.
- ◆ **Clarify responsibilities.** Be clear about who is responsible for what and that the people involved can do what's being asked. If it's needed, get extra help along the way with a particular task.
- ◆ **Speak openly and honestly.** Speak openly and honestly about how you and your loved one feel about what is happening because of the illness. Honest communication around emotions can be difficult, but take the risk and do it anyway. It's important for the health care provider to know how you and your loved one are responding emotionally to your situation.
- ◆ **Help with problem solving.** You have important information about what may be contributing to problems or causing difficulties. You also know what your care recipient's most likely response will be to a proposed treatment. Be assertive about sharing this information.
- ◆ **Express appreciation.** Along the way, say "thank you" to health care professionals who help you.

Excerpted from "Communicating Effectively with Health Care Professionals."

Combating Guilt

Guilt has been called *the gift that keeps giving*. This especially rings true for people who care for someone. They feel like they can never do enough. Or that they can't make their loved one happy and they should be able to. Or that were they strong enough, they could do the caring without feeling tired, stressed, and angry at times. Use these tips to combat guilt and help you feel at peace with the way you provide loving care for your family member.



- 1** **List** everything that's making you feel guilty or regretful and specify each one as either guilt or regret. Regrets often get lumped in with guilt, which makes them more difficult to deal with. **Regrets are the things that you wish you had done or said, such as, "I wish I had gotten her to the doctor sooner."** Guilt, on the other hand, is what you feel when you believe you've done something wrong – like having a fight with your son just before he has a car accident. See if you can do something about some of the guilt or regret items.
- 2** **Remember** past events in light of the stress and exhaustion you were working under. **Keep in mind that you were doing the best you could under the circumstances.**
- 3** **Try** to be objective about a guilt or regret experience. **What advice would you give a friend if they were in your shoes?**
- 4** **Be** prepared to forgive yourself.
- 5** **Look** for lessons to be gained from your guilt or regret – things you can do that will make you a better person. As Mark Twain said, **"The boy who carries a cat around by its tail learns a lesson that can be taught in no other way."**
- 6** **Most** importantly, **don't forget** the good things you did, and do, in your relationship with your loved one.

What You Should Know: Medicare Prescription Drug Benefit – Part D

In January 2006, Medicare Part D (Medicare’s new prescription drug benefit) begins. People with Medicare will be able to join a drug plan, which will be run by private companies. The first enrollment period is from November 15, 2005, to May 15, 2006. The drug benefit is voluntary. You do not have to sign up. However, there is a penalty for late enrollment in the Medicare drug plan if you don’t sign up in the first six months that you are eligible.*

How it works

The standard drug benefit will work as follows in 2006, and these amounts will go up each year.

- You will have to pay a premium each month, about \$35 a month. Some plans will charge more, others less.
- The plans will vary. Some plans may offer coverage that looks like the standard benefit. Others may look different, but be like the standard. Still others will include additional drug coverage. Premiums will vary based on what each plan offers and where it is offered.
- You will have a \$250 deductible each year. After the deductible, Medicare will cover 75% of drug costs, up to \$2,250. Your co-pay maximum will be \$500.
- After total drug costs reach \$2,250, you will pay an additional \$2,850 in out-of-pocket drug costs before Medicare will continue coverage. This is called the coverage gap, also known as the doughnut hole.
- Once your out-of-pocket drug costs, not including premiums, reach \$3,600 (\$250 deductible + \$500 co-pay + \$2,850 coverage gap), Medicare will start paying again.
- Then, Medicare will cover up to 95% of drug costs and you will pay either \$2 for generic drugs and \$5 for brand-name drugs or 5% of the prescription drug cost, whichever is greater.
- Drug plans may have lists of drugs they cover.
- *If you don’t enroll in the first six months that you are eligible, the penalty will be about 1% of the premium for each month you delay. This penalty doesn’t apply if you lose drug coverage from another source that was at least as good as the Medicare drug benefit.

How it works with other coverage

- If you are in a Medigap plan that doesn’t have drug benefits, your coverage isn’t affected. If you have a Medigap plan with a drug benefit, you must either keep your current Medigap drug benefit or enroll in the Medicare drug benefit.

Many low-income people will get extra help with their Medicare drug benefit. People with the lowest incomes will pay no premiums or deductibles, small or no co-pays, and will have no coverage gap. Those with slightly higher incomes will have a reduced deductible and some will have a sliding-scale premium and small co-pay.

If you have questions, call the Senior LinkAge Line, 1-800-333-2433.

From AARP’s guide: “Medicare Changes that Could Affect You”; visit www.aarp.org.

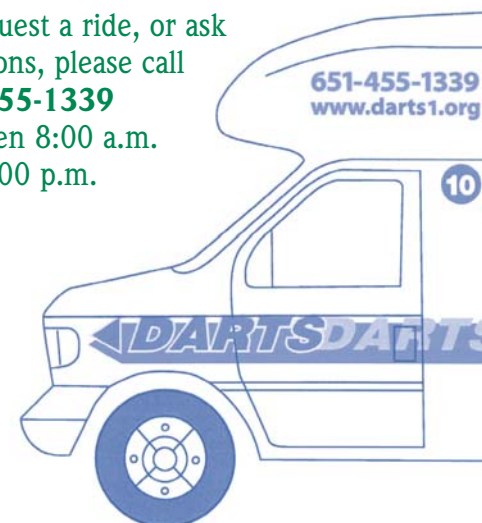
May We Help You?

DARTS is well known for our buses that traverse the area, giving rides to seniors and adults with disabilities. All the buses are driven by trained, professional drivers. They are experts at assisting folks who use wheelchairs.

We can take ride requests up to four days in advance, and same-day ride requests are possible when availability and schedules allow. We provide service within Dakota County with limited ride service to St. Paul and Minneapolis. Senior ride service hours are 8:00 am to 4:30 pm, Monday through Friday.

Our service is a “shared ride” service, which means the driver may be picking up other riders before and during your ride. The fare is \$3.00 (during peak hours) or \$2.25 (during nonpeak hours) for each one-way trip. Fares can be paid with cash, check, or ride tickets, which can be purchased from the DARTS office or the driver. Reduced rates are available for seniors with greater need – contact the DARTS transportation office to learn more.

To request a ride, or ask questions, please call
651-455-1339
between 8:00 a.m.
and 5:00 p.m.



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