



## Patient Navigation Network News

### July 2019 Newsletter

#### Making a Difference:

- **Update 2019 Medicaid: Emily Beauregard and the "Kentucky Health Explainer"**
- **Update 2019 Medicare: Pete Alberti and "Medicare Advantage Changes"**
- **Emergency Planning for Seniors**

#### Making a Difference: Emily Beauregard Director for Kentucky Voices for Health, 2019 Update Medicaid Changes



#### Would you like to help Your Patients/clients understand what Kentucky HEALTH Medicaid Changes Mean for Kentuckians?

*Emily Beauregard, Director for Kentucky Voices for Health, recently spoke at the PCERI Workshop on 2019 Changes to Medicaid, hosted at Norton Healthcare Learning Center, for the audience of patient navigators, advocates, coaches, and CHWs. Whether you are a professional or a patient/family member most of the information about Medicaid can be very complex and to compound this there is a lot of "noise" and misinformation. To help the navigator and patient/family, Kentucky Voices for Health created a "Kentucky Health Explainer"*

Medicaid covers low-income Kentuckians making at or below 138% of the Federal Poverty Level (FPL), about \$16,750 a year for an individual and \$34,600 for a family of four. In total, nearly 1.4 million Kentuckians are covered by Medicaid. Of these, more than 1 million Medicaid members – covered by Aetna, Anthem, Humana CareSource, Passport, and WellCare – will be affected by some or all of the new rules of Kentucky HEALTH.

**Kentucky HEALTH Medicaid Changes for Kentuckians: "[Kentucky Health Explainer](#)".**

For more information, Emily Beauregard may be reached at [emily.beauregard@kyvoicesforhealth.org](mailto:emily.beauregard@kyvoicesforhealth.org) or 502-882-0584

# Making a Difference: Pete Alberti Professional Medicare Specialist Update 21019 Medicare Advantage Changes



## What You Need to Know About Medicare

*Pete Alberti, professional health & life insurance specialist, with Kentucky Health Solutions, is skilled in Medicare and especially Medicare Advantage. Mr. Alberti recently spoke at the PCERI Workshop on 2019 Changes to Medicare, about Medicare Advantage Plans, hosted at Norton Healthcare Learning Center, for the audience of patient navigators, advocates, coaches, and CHWs.*

### Here is a brief overview of Medicare:

- Medicare is the federal health insurance program for individuals ages 65 and older. Certain younger people with disabilities and people with end-stage renal disease can also apply for the coverage.
- Medicare pays for much of your health care, but not all of it, such costs could be, deductibles, coinsurance, and prescription drug cost.
- There are many options and any health insurance specialist or social worker at a Senior Service Center or hospital could help you.

### What is Medicare Advantage:

- A type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Part A and Part B benefits.
- Medicare Advantage Plans include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans, Special Needs Plans, and Medicare Medical Savings Account Plans.
- If you're enrolled in a Medicare Advantage Plan, most Medicare services are covered through the plan and aren't paid for under Original Medicare.
- Most Medicare Advantage Plans also offer extra benefits not offered by Medicare and include prescription drug coverage. Medicare Advantage plans must cover the same services as Medicare Parts A and B.

### Monthly Premiums:

- If you join a Medicare Advantage plan, you will continue to pay your Medicare Part B premium and your Part A premium, if you have one.
- The plan may also charge its own premium, although some Medicare Advantage plans do not.
- Premiums for Medicare Advantage plans can vary widely.
- Insurers can change premiums and other terms of the plan from year to year.
- In the fall, insurers announce next year's premiums and other terms of their plans.

**Are You Ready To Get Started?** *Whether you are a professional or patient/family member, much of the information about Medicare Advantage Plans (popular with the older adult population), can be overwhelming and difficult to understand.*

As a helpful guide, please review the [Medicare Show Me Guide](#) or Medicare also provides the [Medicare and You](#) booklet. *OR you can call Pete!* He would be happy to talk to you directly. He "speaks" Medicare in a very easy to understand manner. Pete Alberti also has a blog and writes a monthly newsletter.

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## Making a Difference: Being Ready for the Next Emergency

Emergency kits should include standard items like nonperishable food, water and a first aid kit. But, if you have an elderly or disabled relative living with or near you, there are additional considerations to make when it comes to emergency preparedness



### Checklist: Emergency Planning for Seniors

Every area of the world is prone to certain dangerous events. Hurricanes, tornadoes, wildfires, earthquakes, floods and winter storms are real threats for millions of people each year. Planning and preparing for the possibility of severe weather or a catastrophe is crucial for safety and survival.

Emergency kits usually include standard supplies like nonperishable food, drinking water, batteries and first aid equipment. But, if you have an elderly or disabled relative living with you or nearby, there are some additional considerations to make when it comes to emergency preparedness.

#### Senior Emergency Planning Checklist

- **Mobility Aids:** If your elder has limited mobility or is bedbound or wheelchair bound, make a detailed plan for how they will get around and/or evacuate. For example, if your parent uses a motorized wheelchair to get around, be sure to have a manual wheelchair on hand as a backup.
- **Durable medical equipment:** Most emergency shelters do not have durable medical equipment (DME) available on site. You must bring your own. This includes therapeutic oxygen equipment, walkers, rollators, CPAP devices, specialized cushions to prevent skin breakdown and any other portable DME your loved one requires to maintain their health.
- **Visual aids:** For a loved one who is blind or visually impaired, keep an extra cane by their bed and attach a whistle to it. Remind your parent to exercise caution when moving during or immediately after an emergency, as items in the home may have shifted and paths may have become obstructed. Be sure to include an extra pair of glasses or other necessary visual aids in your loved one's emergency kit.
- **Personal care and sanitation supplies:** Seniors often require specific supplies to ensure their personal hygiene and comfort. Stocking up on necessary items, such as incontinence supplies (adult briefs, pads, wet wipes, barrier creams, catheter and ostomy supplies), bathing products, latex gloves, toilet paper and commode liners, will help ensure their fundamental daily routine and quality of care change as little as possible during and after an emergency situation.
- **Hearing aids:** Individuals who are hearing impaired should keep extra batteries for hearing aids with emergency supplies. When not in use, store hearing aids in a container in a designated space,

such as the senior's nightstand, so they can be located quickly in the event of an emergency.

- **ID, legal and health information:** Keep copies of important identification and health documents on hand in an emergency folder for yourself and your care recipient. Bringing your driver's license or ID card and insurance cards is ideal, but copies are better than nothing. Other important papers to include in this file are copies of power of attorney forms, advance directives and a complete medication list. If you must evacuate, bringing copies of the deed or lease to one's home, insurance policies and similar papers may be a good idea as well.
- **Prescription medications:** Talk to your loved one's doctor about obtaining an extra week's supply of all their prescription medications. This will help your loved one stick to their regimen despite inclement weather and closed or inaccessible pharmacies. Just keep in mind that prescription and over-the-counter medications do have shelf lives. Dispose of any expired medications in emergency kits accordingly.
- **First aid kit:** Include a complete first aid kit and manual in your emergency supplies bag.
- **Establish a communication plan:** Your family and friends may not be together when disaster strikes, so plan how you will contact one another or determine a safe place for you all to meet if traveling is feasible. Keep in mind that roads may be unsafe and internet and phone lines may be down for some time, depending on the situation.  
Make a list of important phone numbers for family, friends, local shelters and aid organizations, and your loved one's other care team members to include in your emergency file.
- **Coordinate emergency planning with other care providers:** If your elderly loved one receives in-home care services or resides at a long-term care facility, be sure to ask their care providers what their protocol is for emergency situations. For example, find out up to what point aides will still come to your loved one's home to provide care or when and where your loved one's facility evacuates residents.

If your aging relative has Alzheimer's or another form of dementia, know that even seniors who are cognitively impaired have an innate understanding that something is wrong. Explain what is happening in easy-to-understand terms, but don't expect them to remember specific details. Validate their concerns but provide clear direction without being condescending or losing patience.

Creating a comprehensive emergency plan and disaster supplies kit is crucial for ensuring you and your family are well prepared for potentially dangerous situations. Not only do these things help you practically and logistically, but they also help you feel more confident and therefore calmer.

For tips on how to prepare for common emergencies and types of natural disasters that are specific to your area, visit the [Red Cross website](#).  
AgingCare Newsletter, Marlo Sollitto, Contributing Writer

## ***Patient Navigation Member Announcements, Resources, & Conferences***

**JOIN PCERI – Patient Centered Education and Research Institute** – An Institute engaged in improving patient navigation nationwide. **Join online at [www.patient-institute.org](http://www.patient-institute.org).**

**KYACHW – Kentucky Association for Community Health Workers** - A membership-driven organization to improve the world of community health workers, patient navigators, and others involved in community health. Consider a membership in this vital group. Join: **[Online Membership Application](#) or mail an application: [2019 KYACHW Membership Application](#).**

**NACHW - National Association for Community Health Workers** - a new national organization to promote the development of Community Health Workers and Navigators in public health.

### ***Resources***

1. [Center for Health Care Strategies](#) - Innovations in healthcare delivery for low income persons.
2. [NIH News in Health](#) - Monthly news from NIH that impacts patient care.
3. [Aging Care](#) - Site for help with aging patients and relatives. They have an interesting newsletter.



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