

REGION I AGING SERVICES

Karen Quick, Regional Aging Services Program Administrator

Serving: Divide, McKenzie & Williams Counties


The Alzheimer's Association MN-ND is offering memory loss support and education to persons caring for someone affected by memory loss. They are offering ND telephone support groups – call in from any location with a phone. Calls are toll-free and participants may remain anonymous. You must pre-register by calling 701-258-4933. The support groups are offered on the first Thursday of the month at 10am CST, the first Saturday of the month at 10am CST and the fourth Thursday of the month at 2pm CST.



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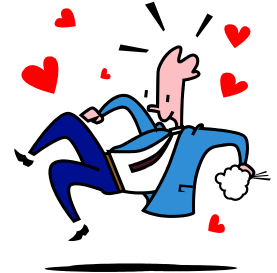
*Some of the Region I Newsletter was compiled by WCHSC –
Aging Services Unit
Layout & design by  Peggy Krein, WCHSC*

The County Social Services Medicaid spousal impoverishment asset levels will remain unchanged for 2011 with the limits continuing as follows:
Minimum Community Spouse Asset Allowance - \$21912
Maximum Community Spouse Asset Allowance - \$109560
Institutionalized spouse asset limit - \$3000

Think Fall Prevention

The Brain Injury Association of Vermont (BIAVT) is asking the public to consider an important safety issue: preventing older adults from falling.

- Every year, one in three Americans aged 65+ falls — and that risk rises with age. Falls can lead to injury, hospitalization, loss of independence, and even death. (National Council on Aging)
- Falls are the leading cause of traumatic brain injuries (TBI); 35.2 percent of all TBIs according to the latest Center for Disease Control and Prevention (CDC) report.
- Falls are costly — to quality of life and to our health care system. Each year, we spend \$19 billion on medical care related to falls. And that's not counting family caregiving, home care, loss of productivity, and remodeling to make a senior's home safer. (NCOA)
- There has been an increase in fall-related TBI among adults aged 65 and older.(CDC)



The good news is that most falls are preventable. The four things YOU can do to prevent falls:

1. Begin a regular exercise program.



2. Have your health care provider review your medicines.
3. Have your vision checked.
4. Make your home safer.

“Older adults are the fastest growing segment of population, both nationally and in Vermont, and it is important to raise awareness of this growing public health issue,” said Trevor Squirrel, Executive Director of the BIAVT. “We also hope to create awareness of the undiagnosed brain injuries due to falls. A concussion, which is a TBI, may occur at the time of the fall but may be overlooked by more immediate injuries, such as fractured or broken bones. Signs of concussion often are subtle so it is important to learn the signs and symptoms of TBI and to be alert if you or your loved one experiences the symptoms so medical attention can be sought right away.” Family members and other caregivers of older adults can help protect their loved ones’ health and independence by:

- Reducing their risk for falls
- Recognizing signs of TBI after a fall occurs; and
- Taking appropriate steps when signs of TBI are observed.

For more information on signs of mild TBI/concussion or more moderate or severe TBI please visit the BIAVT website at www.biavt.org or call the toll-free HelpLine 877-856-1772. (Brain Injury Association of Vermont – PO Box 482 – Waterbury, VT 05676) For free brochures, posters and booklets, including “A Home Fall Prevention Checklist for Older Adults” please visit the CDC website at www.cdc.gov/BrainInjuryInSeniors.

LIHEAP Fuel Assistance Applications Accepted October 1st

With rising fuels costs and extreme cold temperatures common in our area, some individuals worry about how they will cover their heating expenses each winter. The purpose of the Low Income Home Energy Assistance Program (LIHEAP) is to provide home energy assistance to eligible low-income households. The North Dakota Department of Human Services and the County Social Service Boards Administer the LIHEAP program.



Applications for this assistance program are accepted October 1- May 31 of each heating season, or until program funds are used up. You must apply each season. You may get an application from your local County Social Service Board, Community Action Agency or other agencies. Applications are submitted to the County Social Service Office and a financial assessment will be conducted.

If income eligible, services include:

- heating assistance
- making your home energy efficient
- furnace and chimney cleaning
- emergency assistance
- furnace replacements
- minor repairs, and
- energy cost reduction devices

For more information on The Low Income Home Energy Assistance Program (LIHEAP), contact your County Social Service Office or visit:

www.nd.gov/dhs/services/financialhelp/energyassist.html

DHS Aging Services Director Retires

Linda Wright spent the past 36 years working to better the lives of older adults in ND. She began her “Aging Services” career delivering Older American Act (OAA) Title III services in Devils Lake. She then moved to the Human Service Center in Devils Lake as a Regional Aging Services Coordinator serving the 6 counties in the catchment area including the Spirit Lake and Turtle Mountain Indian Reservations. Her work with the Tribal providers encouraging the delivery of OAA services on the reservations is most noteworthy.

Linda came to the State office in 1992 to assume leadership of the Division of Aging Services. In this capacity, along with her many duties, she worked to develop a response system for reporting vulnerable adult abuse, neglect and exploitation, VAPS, and the ND Family Caregiver Support Program. She was, and is, an enthusiastic supporter of the Aging and Disability Resource Center grant and subsequent pilot effort in Region VII. She provided both history and direction to the grant application process and to the plan to transition to ADRC/Options Counseling statewide in the next three years.



Linda reports she is looking forward to spending time with her family, most especially the newest member her baby grandson born in August. We in “Aging Services” will miss Linda and thank her for her devotion and commitment to

serving the citizens of ND; **we wish her the best!**

Good Christmas Shopping Practices

The tough economic times we face today are even more difficult during the holidays. While we usually have good intentions about saving money each month for our Christmas shopping, we don't always follow through with the plan. Now, more than ever, it is important to be "smart shoppers" when we hit the stores for our holiday shopping. Of course, the best plan is to shop early, but that is not always possible. Here are some things to consider before hitting the mall or the Internet to do your Christmas shopping.



- Set a budget before beginning the shopping process.
- Make a list before leaving home. Do research on brands, features of the product, and rebates that may be available and general product information.
- Don't limit your choices. Have a back-up plan in case you are not able to find the exact item you are seeking.
- Advertised items are not always the cheapest. Before making your final selection, check out other brands of similar products.
- If an item you wish to purchase is sold out, ask for a "rain check" or if the business is substituting another item in its place. Make sure the product will arrive in time for the holidays if you are given a "rain check."
- Watch store ads and look for unadvertised specials while in the store. Most items will go on sale at some point during the holiday season.
- Save your receipts for at least 90 days after your purchase. This will allow you or the recipient of the gift to return a product that doesn't fit, is broken or is a duplicate.
- Be sure to check each store's refund and exchange policy. If you have to return an item to a store, you have only limited rights. In North Dakota, no laws regulate store return policies. A store may set its own policy, which may include a cash refund, a store credit, an exchange, or no refund at all. Others may limit the amount of time in which a return may be made, such as 30 days from the date of purchase. It is best to ask about refund policies before buying anything.
- Don't wait until the last minute. It will help avoid frustration if you are unable to find that perfect gift. Allow time for an alternate plan.
- Shop during off peak hours. Early morning hours and evening hours during the week are usually the busiest.

Gift cards have become very popular in the past several years. These cards allow the recipient to "get what he or she really wants." Universal or "general use prepaid" gift cards are the most frequently purchased gift cards and allow the recipient to go just about anywhere they want to make their purchase including retailers and restaurants.

Examples include mall gift cards contained on a plastic card or other electronic payment device and redeemable at the unaffiliated stores throughout the mall. While gift cards can be the easy gift to buy for someone who has everything, they are not without problems. If a company goes out of business, or files for Chapter 11 bankruptcy, what will be the status of the outstanding gift cards? In many cases, the holders of the gift cards will not receive anything and the giver will be out the money. The gift card will hold no value. If you do give or receive a gift card this year, it should be spent within a reasonable period of time.

In North Dakota, there is a law that addresses gift certificates/cards. This law states that the recipient may not be charged additional monthly or annual service or maintenance fees on gift certificate/cards. The time for redemption on the gift certificate/card may not be limited to a date before six years after the date of purchase. The gift certificate/card may not contain any statement suggesting that any different expiration date or redemption date apply to the gift certificate/card. "General use prepaid cards" are not subject to these restrictions.

Most U.S. adults believe it is better to give, than to receive, the perfect gift. For those on the quest for the perfect gift, there are many options. If all your gifts arrive on time and everyone likes them, and if you like all of your gifts and don't have to return any of them, your Christmas will indeed be Merry! The holidays can be the start of many consumer headaches, but with a little preparation you can avoid the stress.

A Column on Consumer Issues by Attorney General Wayne Stenehjem - Consumer Protection and Antitrust Division - The Attorney General's Consumer Protection Division investigates allegations of fraud in the marketplace. Investigators also mediate individual complaints against businesses. If you have a consumer problem or question, call the Consumer Protection Division at 328-3404, toll-free at 1-800-472-2600, or 1-800-366-6888 (w/TTY). This article and other consumer information is located on our website at www.nd.ag.gov.



~ *Prepare. Plan. Stay informed.* ~

Preparing for emergencies includes:

- Assembling an emergency supply kit.
- Preparing a family emergency plan.
- Staying informed about potential emergencies and their appropriate responses.

For more information about getting prepared, visit the "Get Ready, Get Set, Get Safe" section of the NDDDES website at www.nd.gov/des/get/ and use the links on the left-hand side of the page or visit www.ready.gov.

AGING SERVICES NEWSLETTER

Please share this newsletter with a friend, co-worker, at your Senior Center, post on a bulletin board, etc. You are welcome to submit any news you may have regarding services and activities that are of interest to seniors in this region. **Northwest Human Service Center** makes available all services and assistance without regard to race, color, national origin, religion, age, sex, or handicap, and is subject to Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1975 as amended. **Northwest Human Service Center** is an equal opportunity employer. Contact – Karen Quick, 774-4685 or kquick@nd.gov

ND Family Caregiver Support Program

Common Causes of Dementia

Alzheimer's disease is the best-known cause of dementia — but there are a slew of other causes, too. Do you know what they are?

By Madeline Vann, MPH

Medically reviewed by Pat F. Bass III, MD, MPH

Dementia is really a big umbrella term that covers a number of different conditions that cause dementia symptoms. Of these, Alzheimer's disease is the most common and perhaps best known — but it's not the only one.

"There are many different types of dementia," says Ross Andel, PhD, associate professor at the School of Aging Studies at the University of South Florida in Tampa. "The most common types of dementia are Alzheimer's disease, vascular dementia, Lewy body dementia, and Parkinson's disease. All types of dementia are characterized by abnormal neurodegeneration, that is, brain cells dying off in high numbers daily. In most cases, this leads to cognitive and behavioral deficits or, in Parkinson's disease, to deficits in motor skills."

One of the ways in which types of dementia are categorized is by where the damage to these cells is occurring in the brain.

Broadly speaking, types of dementia are grouped as cortical or subcortical. Cortical refers to dementias that originate in damage to the cortex — the outer, gray, wrinkled layer of brain tissue with which people may be most familiar. Subcortical dementia has its roots in structures below the cortex, inside the brain. The dementia symptoms vary based on whether the dementia is cortical or subcortical. Despite this distinction, dementias of all kinds often involve multiple parts of the brain, and there is ongoing debate as to whether this is a meaningful way to categorize dementia symptoms.

Cortical Dementia

Cortical dementia is likely to result in dementia symptoms such as loss of memory, loss of the ability to recognize people, and difficulty recalling the right words for things or concepts. Cortical dementias include:

- **Alzheimer's disease.** Alzheimer's disease causes a loss of memory and ability to think clearly. It is a progressive disease, eventually leading to a loss of ability to complete tasks of daily living.
- **Creutzfeldt-Jakob disease.** Also sometimes called mad cow disease, Creutzfeldt-Jacob occurs when naturally occurring brain proteins called prions start to change shape. This leads to cognitive impairments such as loss of memory, changes in thought processes, and changes in behavior.
- **Frontotemporal dementia.** This type of dementia results from degeneration of cells in the frontal lobe; it's characterized by behavioral and language deficits at a relatively young age — as young as 40.

- **Wernicke-Korsakoff syndrome.** This type of dementia is due to a deficiency in thiamine (vitamin B1) but is also often related to a history of heavy alcohol consumption or to having AIDS, or acquired immunodeficiency syndrome. Memory is affected, and people with this dementia often tell untrue stories that they fully believe to be true. Physically, this dementia can interfere with a person's ability to move smoothly.

Subcortical Dementia

Dementia symptoms associated with subcortical dementias include loss of motor skills and the ability to learn processes, resulting in a general sense of slowing down. These types of dementia include:

- **Huntington's disease.** A rare, inherited cause of dementia, Huntington's disease leads to problems with motion such as twitches and lack of balance or coordination and may also lead to changes in mood, personality, and behavior.
- **Parkinson's disease.** Parkinson's disease is characterized by the gradual loss of motor skills, or shakiness and tremors while in motion. People with Parkinson's disease may eventually experience other dementia symptoms, such as loss of memory.
- **Vascular dementia.** Vascular dementia occurs as the result of loss of oxygenated blood to parts of the brain. This can be the result of a single stroke or many small strokes, in which case it is called multi-infarct dementia. Evidence shows that subcortical vascular dementia also has effects in the cortex, leading to cortical dementia symptoms.

Some types of dementia appear to affect both cortical and subcortical areas of the brain. Dementia with Lewy bodies falls in this group. This type of dementia occurs because clusters of a certain type of protein called alpha-synuclein form in the neurons in various areas of the brain, leading to impaired memory, motor skills, and mood. Dementia with Lewy bodies can resemble both Alzheimer's disease and Parkinson's disease — and Lewy bodies are often found in patients with other types of dementia.

These are only a few of the many possible causes of dementia — and it's important to understand the cause of your dementia because it will affect treatment decisions.

Credits

Common Causes of Dementia is republished with permission from www.EverydayHealth.com

By [Madeline Vann, MPH](#) - Medically reviewed by [Pat F. Bass III, MD, MPH](#)

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For more information regarding the North Dakota Family Caregiver Support Program call Karen Quick at 774-4685 or toll free 1-800-231-7724. This program can provide for the cost of respite care services on an intermittent and occasional basis for relief of the primary caregiver. Services are provided in the following counties: Divide, McKenzie and Williams.



Remember to get your flu shot!!



CHAIR EXERCISES

These are exercises and stretches suitable for people of all ages. They are designed to be done sitting on a sturdy straight chair placed on a carpet. Hold each position six seconds by counting 1001, 1002, etc. Then relax. Repeat each exercise four or five times. While you are stretching, you must remember to continue to breathe.

Note: Before beginning this or any exercise regime, be sure to check with your medical doctor for consent to begin.

Neck Muscles: Sit straight. Turn head to left as far as it will go and hold six seconds. Turn head to right as far as it will go, and hold six seconds. Repeat sequence four times.

Sit straight and lower ear to left shoulder without lifting shoulder. Hold six seconds, then relax and repeat on right side. Repeat sequence four times.

Back of Neck and Shoulder Muscles: Sit straight. Tuck chin in and down to chest. Keep chin down and try to pull head back. Hold six seconds, then relax and repeat on right side. Repeat sequence four times.

Back Muscles: Sit straight in chair. With knees together, bend forward and stretch toward the floor (or toes). Hold. Return to original position. Avoid this and other bending-over exercises if they make you dizzy.

Shoulders: Lean out over the side of your chair. Allow the right arm to dangle straight down to the floor and keep it totally relaxed, even the fingertips. Begin circling the arm from the shoulder. Just start the arm moving and let it circle on its own. Don't try to make a perfect circle. Count to 8 and then reverse the circle. Repeat the exercise with the left shoulder and arm.

Roll right shoulder forward-up-back-down. Do exercise with the left shoulder. Repeat 4 times on each shoulder. Then roll both shoulders at the same time. Repeat 4 times.

Legs and Back Muscles: Straighten legs out in front, level with chair seat. Reach toward toes. Hold, relax repeat.

Buttock and Stomach Muscles: Alternate between tightening buttocks and pulling stomach in. Hold each six seconds. Relax. Do five times total.

Ankles: Circle the ankle by drawing an imaginary circle with the toes, 4 times to the right, then 4 times to the left repeat exercise with left foot.

Upper Body: Look straight ahead and lift both arms from side of body up toward ceiling and then back down toward floor. Repeat one time. Reach up with one arm at a time. Repeat 4 times.

Every morning you are handed 24 golden hours. They are one of the few things in this world that you get free of charge. If you had all the money in the world, you couldn't buy an extra hour. What will you do with this priceless treasure? Remember, you must use it, as it is given only once. Once wasted you cannot get it back. *Anonymous*

Telephone Numbers to Know

Regional Aging Services Program Administrators

Region I:	Karen Quick	1-800-231-7724
Region II:	MariDon Sorum	1-888-470-6968
Region III:	Donna Olson	1-888-607-8610
Region IV:	Patricia Soli	1-888-256-6742
Region V:	Sandy Arends	1-888-342-4900
Region VI:	CarrieThompson-Widmer	1-800-260-1310
Region VII:	Cherry Schmidt	1-888-328-2662 (local: 328-8787)
Region VIII:	Mark Jesser	1-888-227-7525

Aging & Disability Resource Center (ADRC)

Region VII Pilot:	LynetteHinckley	328-8605
Options Counseling:	Katie Halloran	328-8606

ND Family Caregiver Coordinators

Region I:	Karen Quick	1-800-231-7724
Region II:	Theresa Flagstad	1-888-470-6968
Region III:	Kim Helten	1-888-607-8610
Region IV:	Raeann Johnson	1-888-256-6742
Region V:	Laura Fischer	1-888-342-4900
Region VI:	Susan Galloway	1-800-260-1310
Region VII:	Tammie Johnson	1-888-328-2662 (local: 328-8776)
Region VIII:	Rene Schmidt	1-888-227-7525

Long-Term Care Ombudsman Services

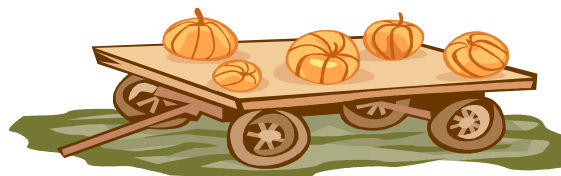
State Ombudsman:	Joan Ehrhardt	1-800-451-8693
Region I & II:	Deb Kraft	1-888-470-6968
Region III & IV:	Kim Helten or Donna Olson	(701-665-2200) OR 1-888-607-8610
Region V & VI:	Bryan Fredrickson	1-888-342-4900
Region VII:	Joan Ehrhardt	1-800-451-8693
Region VIII:	Mark Jesser	1-888-227-7525

Vulnerable Adult Protective Services

Region I & II:	Deb Kraft	1-888-470-6968
Region III:	Kim Helten, Donna Olson, Tabitha Welk	1-888-607-8610 or 1-701-665-2200
Region IV:	Patricia Soli	1-888-256-6742
Direct referral to GFCSS VAPS:	Raeann Johnson (VAT):	1-701-787-8540 1-888-256-6742
Region V:	Sandy Arends	1-888-342-4900
Direct referral may be made to Cass County Adult Protective Services unit:		1-701-241-5747
Region VI:	Carrie Thompson-Widmer & Donna Lindberg	1-701-253-6395 & 1-701-253-6401
Region VII:	Cherry Schmidt or Karla Backman	1-888-328-2662 or 1-701-328-8888 (local: 328-8787 or 328-8868)
Region VIII:	Rene Schmidt	1-888-227-7525

Other

Aging Services Division and "Resource Link":	www.carechoice.nd.gov	1-800-451-8693
AARP:		1-866-554-5383
Mental Health America of ND Help-Line:	211 or	1-800-472-2911
IPAT (Assistive Technology):		1-800-265-4728
Legal Services of North Dakota:		1-800-634-5263
or (age 60+):		1-866-621-9886
Attorney General's Office of Consumer Protection:		1-701-328-3404 1-800-472-2600
Social Security Administration:		1-800-772-1213
Medicare:		1-800-633-4227
State Health Insurance Counseling (SHIC)		
ND Insurance Department:		1-701-328-2440 1-888-575-6611
Prescription Connection:		1-888-575-6611
Alzheimer's Association:		1-701-258-4933 1-800-272-3900



The Department of Health and Human Services, Centers for Medicare and Medicaid Services (CMS) has released the 2011 Medicare rates. CMS is the federal agency that administers the Medicare program and monitors the Medicaid programs offered by each state.

The following was copied from the Medicare website, www.medicare.gov. A link in the "What's New?" section brings you to the 2011 information.

Please note that most beneficiaries will not have an increased Part B (Medical) premium. The law prohibits the increase in the Part B premium from causing an individual's Social Security or Railroad Retirement benefit payment to be less than it was the year before. This "hold-harmless" provision applies to most people so the majority of Medicare beneficiaries will continue to pay the \$96.40 premium they have paid since 2008 and some will continue to pay the 2010 rate of \$110.50.

Howard I. Kossover, Public Affairs Specialist for ND & Western Minnesota, Social Security Administration, 402 DeMers Ave, Suite 300, Grand Forks ND 58201 **Email: howard.kossover@ssa.gov**

From www.medicare.gov:

What are the Medicare premiums and coinsurance rates for 2011?

The following is a listing of the Medicare premium, deductible, and coinsurance rates that will be in effect in 2011:

Medicare Premiums for 2011:

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 \$248.00 per month for people having 30-39 quarters of Medicare-covered employment.
- The Part A premium is \$450.00 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

Most beneficiaries will continue to pay the same \$96.40 or \$110.50 premium amount in 2011. Beneficiaries who currently have the Social Security Administration (SSA) withhold their Part B premium and have incomes of \$85,000 or less (or \$170,000 or less for joint filers) will not have an increase in their Part B premium in 2011. For additional details, see our FAQ titled: "[Will my Medicare Part B premium increase in 2011?](#)"

For all others, the standard Medicare Part B monthly premium will be \$115.40 in 2011, which is a 4.4% increase over the 2010 premium. The Medicare Part B premium is increasing in 2011 due to possible increases in Part B costs. If your income is above \$85,000 (single) or \$170,000 (married couple), then your Medicare Part B premium may be higher than \$115.40 per month. For additional details, see our FAQ titled: "[2011 Part B Premium Amounts for Persons with Higher Income Levels](#)".

Medicare Deductible and Coinsurance Amounts for 2010:

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 (2011 = \$1,132) 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 \$1,132 for a hospital stay of 1-60 days.
- \$283 per day for days 61-90 of a hospital stay.
- \$566 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

- \$141.50 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)

- \$162.00 per year. (Note: You pay 20% of the Medicare-approved amount for services after you meet the \$162.00 deductible.)

Additional information about the Medicare premiums, deductibles, and coinsurance rates for 2011 is available in the November 4, 2010 Fact Sheet titled, "[Medicare Premiums, Deductibles for 2011](#)" on the www.cms.gov website.

Plan YOUR Retirement

Personal Online Retirement Estimator

Learn Your Retirement Options

Family Benefits / Work After Retirement

www.socialsecurity.gov/retire2/

Social Security Update is available at: <http://www.socialsecurity.gov/newsletter/>

Medicare Part D Open Enrollment

The open enrollment period for the Medicare prescription drug program begins Nov. 15 and ends Dec. 31.

You can get a Part D plan comparison over the phone between now and Dec. 15 by calling 2-1-1 from anywhere within North Dakota. The 211 operator will ask you a few questions, and the N.D. Insurance Department will mail a prescription drug plan comparison to you as soon as possible.

Enrollment events are also being held in New Town by appointment only. Call 1-800-598-1205, ext. 7491, to make an appointment.

You can also compare plans using Medicare's online Drug Plan Finder at www.medicare.gov.

The N.D. Insurance Department encourages you to compare your prescription drug plan annually during the open enrollment period. For more information, contact the State Health Insurance Counseling Program at 1-888-575-6611.

Pre-Existing Health Insurance Now Available

An important provision in the new health care law offers temporary health insurance to people who cannot access health insurance through other means.

This federal high-risk pool — officially known as the Pre-existing Condition Insurance Plan (PCIP) — is a first step toward helping people with pre-existing health conditions get the insurance coverage they need. This temporary program will operate until Jan. 1, 2014, at which time people with pre-existing health conditions will be able to buy insurance through state-based exchanges.

To qualify for PCIP, you must have been uninsured for six months, have a pre-existing condition, and be a U.S. citizen or national or be lawfully residing in the United States.

PCIP covers a range of benefits, including primary and specialty care, hospital care and prescription drugs. Each of these health plans is required to cover pre-existing medical conditions.

Premiums are determined by a number of factors, including age and state of residency. In North Dakota, monthly premiums range from \$246 to \$524 per month. Covered in-network services are subject to a \$2,500 annual deductible (except for preventive services) before the plan starts to pay benefits.

Once you've met the deductible, you will pay a \$25 copayment for doctor visits, \$4-\$30 for most drugs at a retail pharmacy for the first two prescriptions and 50 percent of the cost of the prescriptions after that.

Yearly out-of-pocket costs will be limited to \$5,950 for individuals, not including the premiums you have to pay to have the insurance.

Applications for PCIP can be found at www.healthcare.gov, or call toll-free 1-866-717-5826.

For more information on the new health care law and what it means for you, please visit www.aarp.org/getthefacts.

N.D. Dept. of Human Services launches online application for public assistance programs

The North Dakota Department of Human Services announced recently that people can apply online for assistance programs such as Temporary Assistance for Needy Families, the Supplemental Nutrition Assistance Program (food stamps), Child Care Assistance, Medicaid and other programs.

“This gives North Dakotans more choices in how they can apply for help,” said Tove Mandigo, director of the department’s Economic Assistance Policy Division. “Previously people applied by calling, corresponding or going into their county social service office. We recognized that this is a hardship for some applicants who are elderly, have disabilities, or have young children. It also affects applicants who have jobs and work, but need temporary short-term help due to some sort of setback in their households.”

Mandigo said North Dakotans can complete the application at their convenience at <https://secure.apps.state.nd.us/dhs/ea/oasys/login.htm>. Completed online applications are routed electronically to the appropriate local county social service office, where their employees review the information and follow-up with people to determine if they qualify for programs.

It uses the same login process as other online North Dakota government applications including child support enforcement, Game and Fish, and Department of Transportation. Anyone who has already obtained a state login for those services can use their existing login.

Those less comfortable with technology will continue to have other options. If they prefer, they can print out a paper application from www.nd.gov/dhs/info/pubs/application.html, complete it and return it to their county social service office. They can also call their county social service office and ask for an application to be mailed to them, or they can go to a county office to meet with an eligibility worker and complete an application in person.

Information about public assistance programs and client rights is on the department’s website at www.nd.gov/dhs/info/pubs/docs/sfn-405-guidebook-for-applic-for-assistance.pdf.

Protect. Prevent. Prevail this winter. Get the flu vaccination, not the flu!

CMS educational campaign

Protect yourself from the flu by getting your flu vaccination early, before flu season ramps up. Medicare covers many preventive services including the flu vaccine. Medicare clients can get the flu vaccine at no cost. There is no coinsurance or copayment applied to this Medicare benefit, and people on Medicare will not have to meet their deductible.

- The flu vaccine can prevent the flu; it does not give people the flu. Getting a flu vaccine is the best thing you can do to keep from getting sick this flu season. This year, one flu vaccine will protect you from three different types of flu virus, including the 2009 H1N1 virus that caused much illness last season.

Additionally, by protecting yourself, you are also protecting those you care about from getting the flu from you.

- All adults age 65 years and older, and people who are under 65 who have chronic illness, including heart disease, lung disease, diabetes or end-stage renal disease should get a flu vaccine. Helpful tips to follow during flu season:

- Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it. If you don't have a tissue, cough or sneeze into your upper sleeve or elbow, not your hands.

- Wash your hands often with soap and water, especially after you cough or sneeze. Alcohol-based hand cleaners also work.

- Avoid touching your eyes, nose or mouth. Germs spread this way.

- Try to avoid close contact with sick people.

- Stay home if you are sick until at least 24 hours after you no longer have a fever (100° F) or signs of a fever without the use of a fever-reducing medicine.

Visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227) to get a free copy of "Staying Healthy: Medicare's Preventive Services." TTY users should call 1-877-486-2048. On the Web, select "Publications" under "Resource Locator."

You can also visit www.flu.gov for specific information about influenza. More information is available at www.healthcare.gov. This information prepared by the U.S. Department of Health and Human Services.

A New Web Site Helps Teens Transition to Adulthood

BISMARCK, N.D. – The transition to adulthood can be an exciting but scary milestone for young people. Many 18-year-olds wonder where they will live, whether they should attend college, and how they will support themselves. The North Dakota Department of Human Services' Independent Living Program has launched a new Web site to help make the transition easier. The **ND Youth** Web site can be found at www.nd.gov/ndyouth.

"This Web site was developed by older teens and young adults as a resource for others, especially youth receiving foster care, juvenile justice, or mental health services who are now preparing to live on their own," said Tara Muhlhauser, director of the Children and Family Services Division.

The **ND Youth** Web site contains 15 individual sections each filled with helpful information on independent living, money management, addiction recovery, careers, employment, cultural resources, housing, education, crisis management, and more. Additionally, the site has over 150 links to local and national organizations, and services young people would find helpful in

transitioning to adulthood. There are also special features including tips on job interviewing, how to find an apartment, and “45 things to know before turning 18.”

Muhlhauser said the **ND Youth** Web site not only is a one-stop shop for information, but it also features a section on North Dakota Foster Care services.

Youth from North Dakota’s regional and state Independent Living Advisory Boards, in conjunction with Independent Living Coordinators, gathered and researched the content for the site. The **ND Youth** Web site was funded by a grant from the Annie E. Casey Foundation, whose mission is to help build better futures for disadvantaged children in the United States.

For more information on the **ND Youth** Web site, go to www.nd.gov/ndyouth.

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Did You Know?

Legal Services of North Dakota Legal Questions and Answers for Seniors

Help! I'm Being Sued On A Debt

What Is A Writ of Execution Or Levy?

- A Levy or Writ is an order giving the sheriff the power to take or "levy" on your property to satisfy the judgment.
- The proceeds of the sale are initially used to pay for the costs of the sale.
- The remaining amount is applied to the debt.
- Any additional funds are paid to you.

If you receive a Notice of Intent to Levy, Writ of Execution, or Execution of Judgment, you need to immediately file a “Claim for Exemptions” with the law enforcement office serving the Execution or Levy to prevent the law enforcement official from taking statutorily exempt property.

DISCLAIMER: This information is not legal advice. If you have a legal problem, you should talk to a lawyer and ask for advice about your options.

For more information on these and other legal questions call:

Legal Services of North Dakota’s, senior Legal Helpline
Toll Free – 1-866-621-9886 or go on line to www.legalassist.org

MISSION STATEMENT

In a leadership role, Aging Services will actively advocate for individual life choices and develop quality services in response to the needs of vulnerable adults, persons with physical disabilities, and an aging society in North Dakota.