

Savvy Senior – December Columns

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How Much You'll Pay for Medicare in 2011

The new Medicare premium, deductible and co-pay charges for 2011 were all announced a few weeks ago and the changes for most seniors will be minimal, unless you're a high-income beneficiary. Here's what you can expect.

2011 Premiums

Because the Social Security Administration will not be giving out a cost of living increase (or COLA) in 2011, the Medicare Part B premiums for most beneficiaries will not go up either. Thanks to the "hold-harmless" law, which prohibits Part B premiums from rising in any year that there's no COLA, the 2011 monthly premium will remain at \$96.40 for most existing beneficiaries, or \$110.50 if you enrolled in the program this year.

Unfortunately, this law does not protect new Medicare beneficiaries or those who pay a higher Part B premium based on higher income. New Part B enrollees (those who enroll in 2011) will pay \$115.40 per month. While the premiums for higher-income beneficiaries will vary depending on the income level they reported on their 2009 tax returns. Here's how their Part B premiums break down next year:

- Individuals with incomes of \$85,000 to \$107,000, or married couples filing joint tax returns with incomes of \$170,000 to \$214,000, will pay \$161.50 per month.
- Individuals earning \$107,000 to \$160,000 (couples \$214,000 to \$320,000) will pay \$230.70.
- Individuals with incomes of \$160,000 to \$214,000 (couples \$320,000 to \$428,000) will pay \$299.90.
- Individuals over \$214,000 or couples above \$428,000 will pay \$369.10.

Another change high-income beneficiaries (those with incomes over \$85,000, or \$170,000 for joint filers) need to be aware of is a new surcharge on Part D premiums. Seniors that have a Medicare Part D prescription drug plan will pay an additional \$12 to \$69.10 per month, depending on their income, on top of their regular Part D premiums.

Deductibles and Co-Pays

Other Medicare changes you need to know about that will affect all beneficiaries include the Part B deductible, which will increase to \$162 in 2011 (it's currently \$155). And the Part A (hospital insurance) annual deductible which will go up to \$1,132 (it's currently \$1,100) for hospital stays up to 60 days. That increases to \$283 per day for days 61-90 and to \$566 a day for days 91-150. And the skilled nursing facility co-payment for days 21-100 will increase to \$141.50 per day (it's currently \$137.50). For more information on

all the Medicare premiums and coinsurance rates for 2011 see *medicare.gov* or call 800-633-4227.

Savvy Tip: If you're a high-income beneficiary and your income has fallen since 2009 (the tax year used to determine your 2011 premiums) you may be able to reduce or eliminate your surcharge. To qualify, your income loss must be tied to a life-changing event such as a marriage or divorce, a job loss or reduced work hours (including retirement), loss of income from income-producing property, or cuts in pension benefits. To learn more see SSA publication (No. 05-10161) "Medicare Part B Premiums: Rules for Beneficiaries with Higher Incomes" at *www.ssa.gov/pubs/10116.html*.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit *www.savvysenior.org*. Jim Miller is a contributor to the NBC *Today* show and author of "*The Savvy Senior*" books.

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Solutions for Seniors Who Suffer Wintertime Blues

If you get depressed in the winter months but feel much better in spring and summer, you may have a condition called "seasonal affective disorder" (or SAD), a wintertime depression that affects more than 36 million Americans.

While experts aren't exactly sure what causes SAD, most think it's attributed to reduced daylight. Less daylight in the winter months can upset sleep-wake cycles and other circadian rhythms. And it may cause problems with a brain chemical called serotonin that affects mood.

If you think you may have SAD, a trip to his doctor's office is the best way to diagnose it, or you can take a SAD "self-diagnostic" test at the Center for Environmental Therapeutics website at *www.cet.org*. In the meantime, here are the different treatments and remedies that can help.

Light Therapy: The most effective treatment for SAD is sitting in front of a specialized light therapy box for 15 to 20 minutes a day. Light therapy mimics outdoor light to cause a change in brain chemicals linked to mood. It's most effective when timed to fit a person's individual circadian rhythm (body clock), which varies widely from person to person depending on whether they're a night owl or a morning lark. You can calculate your proper time for doing light therapy by taking the circadian rhythm test at *www.cet.org*.

The best light boxes provide 10,000 lux of illumination, many times stronger than typical indoor light, and have a diffuser screen that filters out ultraviolet rays and projects downward toward the eyes. With prices ranging from around \$150 to \$200, you can find a nice variety light therapy boxes at sites like *day-lights.com* (800-387-0896), *www.lighttherapy.philips.com* (866-832-4361), *verilux.com* (800-454-4408) and *lighttherapyproducts.com* (800-486-6723).

Dawn Simulation: This is a newer form of light therapy that gradually turns the light on in your bedroom, creating a slow transition from darkness to dawn in the room while it's still dark outside. Studies have found that dawn simulation can ease depression and help people wake up with more energy. These products typically run between \$100 and \$200 and are sold through many of the previously listed sites that sell light therapy boxes.

Antidepressants: If light therapy doesn't alleviate your SAD symptoms, antidepressants such as Celexa, Lexapro, Prozac, Paxil and Zoloft may help. Talk to your doctor about these options.

Negative Ion Therapy: Negative ion generators help freshen and purify the air, and according to Columbia University help relieve depression and SAD. Several models of ion generators are on the market. Some, designed to be used for 30 to 60 minutes daily, include a wrist strap that channels the ions directly to the body to be absorbed through the skin. Other models work overnight, filling the entire room with negative ions. Sites like *cet.org* and *negativeiongenerators.com* (866-466-4937) sell them for between \$125 and \$165.

Cognitive Behavioral Therapy: Even though SAD is considered to be a biological problem, identifying and changing thoughts and behavior can help alleviate symptoms too. To find a therapist who specializes in cognitive behavioral therapy, check with the Association for Behavioral and Cognitive Therapies (*abct.org*) or the Academy of Cognitive Therapy (*academyofct.org*) which both offer directories on their websites.

Vitamin D: The sunshine vitamin (D) that we get when the sun's rays hit our skin declines during the winter months. Vitamin D deficiencies have been linked to a wide variety of illnesses, including depression. While some foods contain vitamin D – fatty fish, cod liver oil and fortified products like breakfast cereals, milk and orange juices – the most efficient way to get it is with supplements. Some experts recommend getting at least 4,000 IUs of vitamin D-3 daily.

Exercise: Moderate exercise such as walking, riding a stationary bike, or swimming can also help alleviate SAD symptoms.

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Medicare's Preventive Services Are About to Get Better

As part of the new health care reform law, starting Jan. 1, 2011 everyone with Original Medicare will have access to many important preventive health services, and most of them they won't cost you a cent.

Over the years, Medicare has covered a number of preventive health screenings like mammograms and colonoscopies with varying levels of cost-sharing (that includes deductibles, coinsurance or copayments). Cost-sharing for preventive services typically

means that you, the beneficiary, pay 20 percent of the cost of the service (Medicare picks up the other 80 percent), after you've met your \$155 Part B deductible.

But starting next month, Medicare beneficiaries will no longer have to pay any out-of-pocket costs for most preventive services, including annual wellness visits which are being added to the program to help keep you healthy. Here's a breakdown of the different preventive services that Medicare will soon be offering that will be completely free.

Wellness Visits

In addition to the one-time Welcome to Medicare physical (which new beneficiaries can get but only within their first year of enrollment in Part B), free annual wellness visits with your physician will now be available. These visits will give your doctor the opportunity to develop and maintain an ongoing personalized prevention plan for improving your health. Each exam will include body and blood pressure measurements, a review your medical history including any medications you're taking and care you may be receiving from other health care providers, an assessment of your cognitive condition, and establish an appropriate screening schedule for the next five to 10 years.

Health Screenings

In addition to the wellness visits, here's a list of the free health screenings and vaccinations Medicare will be offering its beneficiaries in 2011, along with the eligibility requirements you'll need to meet to get them.

- Breast cancer screening: Yearly mammograms will be offered to women age 40 and older with Medicare.
- Colorectal cancer screening: This includes the flexible sigmoidoscopy or colonoscopy for all beneficiaries age 50 or older.
- Cervical cancer screening: Pap smear and pelvic exams are available every two years, or once a year for those at high risk.
- Cardiovascular screenings: Free blood test to check cholesterol, lipid and triglyceride levels are offered every five years to all Medicare recipients.
- Diabetes: Twice a year screening for those at risk.
- Medical nutrition therapy: Available to help people manage diabetes or kidney disease.
- Prostate cancer screening: A digital rectal exam and PSA blood test is available to all male beneficiaries age 50 and older every year. You pay nothing for the PSA test, but you'll have to pay 20 percent for the doctor's visit.
- Bone mass measurements: This osteoporosis test is available every two years to those at risk, or more often if medically necessary.
- Abdominal aortic aneurysm screening: To check for bulging blood vessels, this test is available to men ages 65 to 75 who have ever smoked.
- HIV screening: Available to those who are at increased risk or who ask for the test.
- Vaccinations: An annual flu shot, a vaccination against pneumococcal pneumonia and the hepatitis B vaccine are all free to all beneficiaries.

For more details on Medicare's preventive services and their eligibility requirements, see your "Medicare & You 2011" booklet that you received in the mail in October. Or you can read it online at *medicare.gov*.

Medicare Advantage

If you have Medicare Advantage – these are private Medicare plans sold by insurance companies that are typically available through HMOs and PPOs – you need to know that the health care reform law did not require these plans to provide free preventive services. However, most Advantage plans already offer Medicare-covered preventive services without cost-sharing. You'll need to check your plan to find out your specific coverage.

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Where to Donate Unused Senior Living Equipment

Do you have pairs of old eyeglasses lying around the house? What about old hearing aids, wheelchairs, canes or other assistive living devices that you or your family don't use any more. Don't let these valuable items go to waste. Donate them!

Donating old, unused assistive living equipment is a wonderful way to help those in need who can't afford it, and in most cases its tax deductible too.

Mobility Equipment

There are many foundations and organizations that would be more than happy to receive old mobility equipment like wheelchairs, walkers and canes. Local charities such as Easter Seals, United Way, American Red Cross or the Muscular Dystrophy Association are all great options to check into, as well as Independent Living Centers (see ilru.org to find one near you) that help people with disabilities. Local hospital foundations, children's hospitals, school districts, veteran's service organizations and even churches are also good places that often accept these types of donations. Or, you could donate to your local Goodwill store, Salvation Army.

Eyeglasses

One of the best places to donate old eyeglasses is to the Lions Club Recycle for Sight program. They collect nearly 30 million pairs of glasses each year and distribute them to people in need in developing countries. To donate, look for a Lion's Club glasses donation drop-off box in your community. You can often find them at libraries, community centers, churches, schools and many local eye doctor offices, or contact your local Lions Club for drop-off locations. Call 800-747-4448 to get the number to your state Lions Club office, which can refer you to your community representative, or visit lionsclubs.org.

New Eyes for the Needy (neweyesfortheneedy.org) is another good organization that collects unused eyeglasses and distributes them abroad to people in need.

Hearing Aids

To donate old hearing aids, hearing aid parts or other assistive listening devices check out Hear Now (starkeyhearingfoundation.org/hear-now.php, 800-648-4327), a nonprofit program that's part of the Starkey Hearing Foundation. They collect around 40,000 hearing aids each year, have them reconditioned, and resell them using the revenue to buy new hearing aids for people who can't afford them. Hearing aids and other assistive hearing devices should be sent to: Hear Now, 6700 Washington Avenue South, Eden Prairie, MN 55344.

Another great place to donate is the Lions Club Hearing Aid Recycling Program. Old hearing aids should be mailed in to one of their 21 regional hearing aid recycling centers. Your state Lions Club (call 800-747-4448 to get the phone number) can give you the mailing address, or go to lionsclubs.org.

Other local service organizations that may accept hearing aid donations are Sertoma, Knights of Columbus, Masons, Kiwanis and Optimists clubs. There are also some states, cities, counties and even local groups that have collection programs. Contact your Area Aging Agency (call 800-677-1116 to get your local number) or the nearest Hearing Loss Association of America chapter (see hearingloss.org) to inquire.

Tax Deduction

Don't forget that donations to nonprofits are tax-deductible, so when you drop off your donated item(s), be sure to ask for a receipt for your tax records. Or, if you're mailing it in or are using one of the Lions Club drop-off boxes, you'll need to include a note requesting a letter of acknowledgement of the donation. Your note should include your name and a brief description of what you donated, along with self-addressed stamped envelop.

Savvy Tips: If you have other assistive devices or daily living equipment you'd like to donate but can't find a home for, contact your state assistive technologies director (see ataporg.org). They typically accept a wide variety of assistive living aids or may be able to refer you to groups or organizations that do. Or try usedhme.com, a free listing service website that lets you donate, sell or buy used home medical equipment.

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