IAWW Seniors News

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What Does Medicare Cover in 2011?

Pran Wahi

(This article is based on information from "Medicare & You-2011", CMS Handbook and "What Does Medicare Cover", Patricia Barry, AARP Bulletin, April 2011)

Medicare is health insurance for people age 65 or older, under age 65 with certain disabilities, and any age with permanent kidney failure (called "End-Stage Renal Disease"). You must have entered the United States lawfully and have lived here for 5 years to be eligible for Medicare.

Medicare coverage is divided into three parts: A, B, and D. A different way to get Medicare Parts A and B is through Medicare Advantage plans (Part C).

Part A (Hospital Insurance): Covers inpatient care in a hospital or skilled nursing facility, some home health care, hospice care and medicines administered while admitted in hospital. Copayments, coinsurance and deductible may apply for each service.

Part B (Medical Insurance): Helps pay bills for doctors' services and outpatient care. It covers many preventive services such as annual wellness exams, lab tests, and vaccines. It also covers some home health services and durable medical equipment such as walkers and wheelchairs when they are medically necessary and reasonable. There is a monthly premium and a yearly deductible for this insurance. After your deductible is met, you typically pay 20% of the cost.

Part C (Medicare Advantage Plans): Different way to receive your Part A and Part B coverage. Such insurance plans are offered by a variety of private companies. Often Part D (described below) is also covered in a Medicare advantage plan. The cost, including a premium, deductible and copayments, may vary from plan to plan. Some plans may offer extra coverage, such as vision, hearing, dental and/or health and wellness programs.

Part D (Prescription Drug Insurance): This helps to cover cost of prescription drugs. To get this coverage you must join a Part D drug plan or enroll in a Medicare advantage plan that includes drugs coverage. In either case, the plan has to be approved by Medicare. Everyone should consider joining a prescription drug plan even though you are not taking any medication currently in order to avoid a late enrollment penalty. Your actual drug plan costs will vary depending on the prescriptions you use, the plan you choose, whether your pharmacy is in plan's network, and whether your drugs are on the plan's formulary.

(Contd. on Page 2)

Director's Corner

Pran Wahi

Dear Readers,

The economy has not sufficiently improved in general but it seems to be getting worse for seniors who are low-income or poor. All kinds of services are being reduced or eliminated because of severe budget cuts. This year is also proving to be particularly difficult for us to raise funds for the seniors program. Additionally, we lost funding from two major sponsors of our annual health fair which was on June 11th this year. However, we are committed to serve the needs of the elderly as best as we can with help from our dedicated volunteers and donors.

On the brighter side, we have made some progress for transporting our seniors to and from Redmond Senior Center for the monthly lunch program. In a partnership with Northshore Senior Center, we are able to provide a van-ride to seniors in the Bellevue-Kirkland-Redmond area. The cost of the ride is shared by the riders and IAWW seniors program; seniors program received a funding from Remala Foundation targeted for senior-transportation purpose only. We are thankful to Northshore Senior Center Transportation for making any concessions they could to minimize the cost for us. We are in the third month of this new service, and are looking forward to make this a permanent feature of our program.

If you have any comments or suggestions, particularly in the area of raising funds, please send me an email at iawwsenior@hotmail.com or call me at 206-805-8976.

What Does Medicare Cover in 2011?

(Contd. from Page 1)

You may qualify for Extra Help if you have limited income and resources. Programs like Medicare Savings Program, Medicaid, State Pharmacy Assistance Program (SPAPs) may help to pay for Medicare premiums; Part A and B deductibles, coinsurance and copayments; prescription drug costs. (Refer to "Medicare & You" handbook)

Highlights of the new health care law enacted in 2010:

- Guarantees existing Medicare benefits
- Provides free annual wellness exams
- Closes the Part D "Doughnut Hole" by 2020 (50% discount on brand name drugs starting in 2011)
- No more Medicare Part B deductible or copayment for many preventive services, if certain coverage criteria apply
- Address overpayments to Medicare Advantage insurance companies and strengthen Medicare Advantage plans by providing bonus payments to the plans that provide high quality care
- Set annual limits on enrollees' out-of-pocket costs in Medicare Advantage Plans
- Requires people with high incomes to pay higher Part D premiums
- Gives Government more authority to fight Medicare Fraud, Waste and Abuse
- Extends Medicare's financial solvency

Medicare covers most services deemed "medically necessary" but it does not cover everything. In general, it does not cover vision, hearing, and dental care, nursing home care or medical services outside the United States.

Spring Concert

The IAWW Senior Program's Spring Concert was held on May 7th at the Eastside Bahai Center. This year, our artiste was Vibhuti Kavishwar and she was accompanied on Tabla by Ashish Shanbhag and on Harmonium by Mohan Khandekar. More than 100 people attended the event.

Vibhuti mesmerized the audience with her rendition of Hindustani classical songs, Hindi and Marathi Bhajans and Hindi modern songs.

The welcome address was given by Dr. Pran Wahi followed by the artiste introduction by Mrs. Bharati Khandekar. The event was broken into two segments. The first half consisted of more classical songs while in the second half, Vibhuti sang songs requested by the audience. The concert started at 1PM. The auditorium was filled within a short time.

After the first segment, we had a short break. Usha Moonka and Santosh Wahi worked tirelessly to provide us some delicious home-made snacks and tea which everyone enjoyed thoroughly.

Vibhuti, a local artiste, has been learning music from her father since the early age of 5. Coming from a musical family, she is a holder of Sangeet Vishaarad (B.Mus) degree in Hindustani Classical vocal music. She has taken sessions with Pt. Ajoy Chakrabarty and late Shri Sharad Gadre.

Mohan is a self taught harmonium player and has accompanied several local and out of state vocalists. For a short period of time he took sitar lessons from Ustad Usman Khan while in Pune, and has continued his involvement in music in one form or other ever since.

Ashish Shanbhag has been learning and playing tabla since he was 5 years old. He has been playing in several Seattle bands including Shruti and Allgorhythms since 2003. In addition to tabla, he plays a lot of other percussion instruments – both acoustic and electronic.

The general atmosphere around the room during the break was one of anticipation for the remainder of the program. It was gratifying to see so many people interested in Hindustani as well as modern Hindi music and that they took the time to come and attend the program.

Thanks to the efforts of Anjum, Bharati, Manisha, Mohan, Latha, Pushpakant, Santosh, Usha and the Eastside Bahai staff, this program was a resounding success.

Upcoming Events for 2011

Events	Dates	Location
Monthly Lunch	Every 2nd Thursday	**Redmond Senior Center** 8703 160th Ave. NE, Redmond, WA 98052
Annual Picnic & Walk	July 16, 2011	**Lid Park** 7200 SE 22nd Street Mercer Island, WA 98040
Field Trip	July/Aug 2011	**TBD**
Seniors Music Program	Sept/Oct 2011	**TBD**

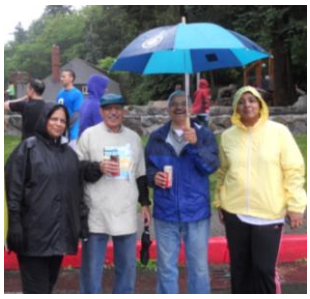
Walk for Rice Event

Latha Nath

Walk for Rice is a yearly fund-raising event that is held by Asian Counseling and Referral Service (ACRS). Their goal is to fight hunger in King County so that every individual and every family has enough to eat. This year ACRS has been able to raise $150,000 and now the ACRS Food Bank has the ability to purchase 250,000 pounds of rice, feeding over 100,000 individuals at 2.5 pounds per person.

As with every year, this year too, the walk was held in Seward Park on June 18th. It was a 2.5 mile walk and several participants showed up for the walk. This day was like any other day in Seattle – rainy, wet and gray. But the volunteers and participants who showed up for this event were full of energy and enthusiasm.

The IAWW team met at the ACRS parking lot and from there took a shuttle to Seward Park as there was no parking in the park itself. As usual the group was boisterous and full of energy.



The walk started sharp at 10AM and we were able to complete it less than 40 minutes. After the walk, there were some Teiko drummers who entertained us with their fantastic drumming. ACRS had provided breakfast for all the participants. We had some food – tea/coffee, pastries, bagels, fruits etc. to fortify us before getting back on the shuttle to get back home.

From IAWW Seniors Program, Pran and Santosh Wahi, Mohan and Bharati Khandekar, Anjum Diwan, Manisha Sakhalkar, Pushpakant Patel, Satyajit and Latha Nath donated.

Some non-IAWW folks donated to our group as well. We thank them for their generous contributions towards this excellent cause. They are Rebecca Brown, Kathy Anderson, Debbie Anderson and Robert Kowal.

Thanks to the support of IAWW Executive Board, our volunteers, participants and individual donors, this year the IAWW team was able to raise $466 for Walk for Rice.

Please continue to support this fight against hunger. Together, we can make a difference one grain at a time.

IAWW Senior Healthfair 2011

Pran Wahi

The 14th Annual IAWW Senior Health Fair was held on June 11th 2011 at Eastside Bahai Center in Bellevue WA – our third year at this location. This was an all-day event which started at 8AM and ended at 4:30PM.

Approximately 130 people attended the health fair and more than 95% had pre-registered for the event. This program is run almost entirely by volunteers. Breakfast was provided to all the participants.

Health screenings began at 8 AM and the talks and discussions started at 10AM. Separate stations were set up for Blood Pressure, Blood Sugar, Glaucoma, Lipid Profile, and hearing checkups and for private Physician consultations.

There were three talks arranged for the participants. The first two talks were held before lunch and the last talk was held after lunch.

1. Dr. Renee Minjarez gave an informative presentation on **"Peripheral Vascular disease**
2. Dr. Michelle Caldier talked on **"Oral Health Issues for Seniors"**
3. Dr. Raksha Trivedi gave a talk on "**Women Issues".**

The last educational segment was a panel discussion with a panel of four doctors with different specialties.

The panel was moderated by Dr. Arti Tayade – an internist and specialist in Geriatric care.

In his concluding remarks, Dr. Wahi talked about the time and effort that went into planning this event. He also mentioned that it took 5 months of hard work by volunteers to plan and execute this event. He once again thanked the doctors, technicians, sponsors, volunteers and participants for making this event such a success.

Donations to the IAWW Seniors Program

IAWW Seniors Program gratefully recognizes all the donors in our community who have contributed in the 2nd Quarter of 2011 (March – June). Their financial support is crucial to the success of the program.

Monthly Lunch Program:

$25 each – Ahmedi Haseena, Raghupathy Sarala, Shroff Raghuramulu, Surati Jay, Surati Sudha, Suriyanarayanan Mallika

Seniors Program:

$500+ – Washington Association of Physicians of Indian Origin (WAPI)
$250+ - Oberoi Shyam
$100+ - Gangolli Ramesh & Shanta, Velji Noorali & Shirin
Under $100 – Pandey Nagendra, Surati Jay & Sudha

Thank you all for your generous contributions. We look forward to your continued support to the seniors program.

Humor

A factory had a policy of hiring only married men.

Concerned about this, a local Woman's Liberation Front Leader called on the CEO and asked him, why is it you limit your employees to married men?

- Is it because you consider that women are weak, dumb, and cantankerous
- Is it because you consider us tantrum throwers, bossy, etc?"

Not at all, Ma'am, the CEO replied. It is because our policy is to hire staff:

- Who are used to obeying orders without questioning,
- Who are accustomed to being shoved around,
- Know how to keep their mouths shut and
- Put up with anything when I yell at them

And we can find these qualities only in married men.

A man and his wife were having some problems at home and were giving each other the silent treatment. One day the man realized that he would need his wife to wake him at 5:00 AM for an early morning business flight. Not wanting to be the first to break the silence (and LOSE), he wrote on a piece of paper, "Please wake me at 5:00 AM." He left it where he knew she would find it.

The next morning the man woke up, only to discover it was 9:00 AM and he had missed his flight.

Furious, he was about to go to see why his wife hadn't awakened him when he noticed a piece of paper by the bed.

The paper said, "It is 5:00 AM. Wake up."

When is he coming home?

2300hrs,

0000hrs,

0200hrs,

0400hrs?

An appropriate welcome awaits him.....

An old nun who was living in a convent next to a construction site noticed the coarse language of the workers and decided to spend some time with them to correct their ways.

She decided she would take her lunch; sit with the workers; and talk with them. She put her sandwich in a brown bag and walked over to the spot where the men were eating.

Sporting a big smile, she walked up to the group and asked:"And do you men know Jesus Christ?" They shook their heads and looked at each other very confused.

One of the workers looked up into the steelworks and yelled out, "Anybody up there know Jesus Christ?" One of the steelworkers yelled down, "Why?"

The worker yelled back, "'Cause his wife's here with his lunch."

A 54 year old woman had a heart attack and was taken to the hospital.

While on the operating table she had a near death experience. Seeing God she asked "Is my time up?"

God said, "No, you have another 43 years, 2 months and 8 days to live."

Upon recovery, the woman decided to stay in the hospital and have a face-lift, liposuction, breast implants and a tummy tuck. She even had someone come in and change her hair color and brighten her teeth! Since she had so much more time to live, she figured she might as well make the most of it.

After her last operation, she was released from the hospital. While crossing the street on her way home, she was killed by an ambulance.

Arriving in front of God, she demanded, "I thought you said I had another 43 years? Why didn't you pull me from out of the path of the ambulance?"

God replied: "I didn't recognize you."

Volunteer Profile

Name: Anjum Diwan

Husband: Rajeev

Daughter – Reeti, Junior at University of Washington

Son – Vishal, Sophomore at Seattle University

Anjum Diwan came to the United States in 1988 after her marriage to Rajeev Diwan. They have lived in Seattle ever since.

After coming to Seattle, Anjum decided to take a Medical Technical certification and has been working at Virginia Mason Medical Center as an Eye Technician for the last 20 years. Her husband, Rajeev, manages his own business.

They have two children, Reeti and Vishal, and both are in the university getting their undergraduate degrees. They also own a dog and a cat.

Anjum's philosophy in life has been to "Keep Life Simple". She enjoys spending time with her family and friends and devotes her time and energies to things closest to her heart. One of those things is volunteering her time to help people.

She first started volunteering with the main IAWW organization around 7 to 8 years ago, as her children were involved in the youth board. She got involved with the youth board as well and then became an IAWW board member. During that time, she heard about the IAWW Seniors Program and their activities and realized that her interests lay in issues related to seniors. Since then she has been an active member of the IAWW Senior Program.

She has been an active participant in Health Fairs helping out seniors by offering her services as an Eye Technician. She works tirelessly volunteering with the Field Trips and Music Concerts. You will see Anjum always smiling and helping in the kitchen to serve food or manage booths in events held by the Senior Program.

Anjum mentioned " I feel totally privileged to have met some true gems in the Indian community here in Washington which is now our home away from home".

She has been a core team member and IAWW Seniors Program thanks her for her dedication to the group.

Terms of Contribution

We will gladly consider articles, poems, humor, and items of special interest for publication in this Newsletter. The subject matter should be in good taste and must appeal to our general readership. Materials submitted for consideration will not be returned unless a prior agreement is made.

Please send any articles to the editor at **nath_latha@yahoo.com**

Aberdeen Researchers to Collaborate With India on Development of Trusted Mobile Technologies for Rural Healthcare

University of Aberdeen (04/14/11) Shaunagh Kirby

University of Aberdeen researchers, in collaboration with several Indian institutions, are launching the Trusted Mobile Platform for the Self-Management of Chronic Illness in Rural Areas (TRUMP) project, a three-year study to explore how mobile technologies can be used to manage chronic diseases in rural areas of the United Kingdom and India.

The TRUMP project is part of the Bridging the Urban and Rural Divide series of projects. "This project has the potential to be the most significant and comprehensive dual-country m-health research effort to date and I expect the next three years to be incredibly exhilarating," says Aberdeen professor and TRUMP project leader Peter Edwards.

TRUMP will focus on developing platforms designed to help people with chronic diabetes and depression. The researchers will analyze existing health care systems, design sustainable technology solutions, and incorporate existing proven chronic management programs and training methods. The new platforms will include patient record systems, methods for tracking patients, and ways to raise patient awareness for.

About IAWW Seniors Program

The IAWW Seniors Program, a non-profit organization was started in 1997 as part of the India Association of Western Washington (IAWW). This is the only program serving the Asian Indian seniors in the State of Washington. Its participants are retired, or of retirement age (or younger who have aging relatives and friends), and are interested in the activities and events relevant to the seniors.

Our Mission is: "To provide and facilitate civic, recreational, cultural and educational services and opportunities for cultural integration to the elders of the community."

To learn more about the program, to participate, to volunteer or to donate,

Please contact:

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