

CDPC News

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See the Important Information on Medicare Part D on Page 2

In This Issue

New additions to our staff

We are pleased to welcome Michelle Stacer as a full-time Program Coordinator in our Missoula office. Michelle will be concentrating on all aspects of customer service. She will also be conducting outreach and education with communities across the state on the philosophy, eligibility and goals of the self-direct program. Michelle brings a valued level of positive energy to our team and she is eager to get to know everyone.

We are also pleased to welcome Mary Ketchum who has recently been hired as our new Great Falls Field Representative. If you live in or around Great Falls, Havre, Shelby, Cutbank, or Malta you will most likely meet Mary, if you haven't already. Mary is seeing first-hand how empowering the self-direct program is and how Consumers enjoy a feeling of independence and autonomy by staying in their own homes and directing their care.

Consumer Advisory Council

CDPC is excited to be organizing a Consumer Advisory Council. The group will provide a forum for interested parties to discuss current issues in the self-direct program. The group will also focus on opportunities to voice its concerns to decision-makers. It is important that state and program officials hear from you! If you are interested in participating or would like more information, please call.



CDPC and Consumers Attend the 7th Annual Community Service Bureau (CSB) Conference

Several CDPC Consumers and staff recently attended the CSB Conference in Great Falls. We were thrilled to see several of you there! The annual conference is an opportunity for people interested in health and human services to attend informative workshops and network with Consumers, PCAs, family members, state employees, case managers, providers, and advocacy groups. The next CSB conference will be in September of 2006 in Helena. More information will be provided next summer. Mark your calendars early, we encourage you to participate!

If you have any questions, comments, or concerns, please call us any time: 541-8700, toll free 1-866-438-8591.

Sincerely,
Katie Spaid
Program Manager

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CDPC is On The Web

www.ConsumerDirectOnline.net

Consumer Direct Personal Care has a new website! This website contains:

- ◆ **Our contact information**
- ◆ **Eligibility information**
- ◆ **A list of services we provide**
- ◆ **Information on our philosophy of care**
- ◆ **Links to:**
 - ◆ **Official Medicaid and Medicare sites**
 - ◆ **Home Health of Montana and Nightingale Nursing and Caregiving**
 - ◆ **Information on Consumer Direction**



Medicare Part D



Should I Be Concerned with Medicare Part D?

If you are one of the people enrolled in both Medicare and Medicaid (so-called "Dual Eligibles") you need to pay attention to this important change. If you are only enrolled in

Medicaid, and are not enrolled in Medicare, this change does not affect you. The information below is directed only toward Dual Eligibles. The rules for those who are only enrolled in Medicare (without Medicaid) are very different.

What Is Medicare Part D?

For Dual Eligibles, starting January 1, 2006, Medicare will pay for most of the prescription drugs that you need. Medicaid will no longer pay for most of your prescription drugs.

Medicare Part D will be available to everyone eligible for Medicare. Dual Eligibles are entitled to the Part D prescription drug benefit.

Private health insurance providers will be providing the coverage through Medicare. In most areas, there will be multiple insurance providers from which you can choose. Each provider has advantages and disadvantages.

What Do I Need To Do? Will I Lose Coverage If I Do Not Act?

Dual Eligibles will automatically be enrolled. They will not lose coverage. Medicare will automatically pick a health insurance provider based on where you live. Some time in October you will receive a letter from Medicare telling you that you have been "selected for X Insurance Provider." This does not mean that you have been enrolled, simply that you have been selected. If Medicare does not hear from you by December 31, 2005, you will then be enrolled with "X Insurance Provider." This means that even if you do nothing at all, you will never have a lapse in coverage.

Some people may like to choose a different provider than the one that Medicare automatically assigns them. There will be a portion of the letter you receive in October that will allow you to make this change. Look for the section that says something like, "If you would like to choose another provider in place of the one we have chosen for you, please fill out this section / form." You can change plans as often as you like, and at any time - even after December 31st.

How Do I Know If I Want a Different Provider? How Do I Know the Difference?

Starting October 1st, you may start seeing ads on TV, receiving mail through the post office, receiving emails, and receiving phone calls from different insurance companies asking you to join their plan.

What Do I Need To Know?

- If you receive both Medicare and Medicaid, your Medicaid prescription drug coverage is changing.
- Medicare will start paying for your prescription drugs beginning January 1, 2005.
- The last day that your State Medicaid will pay for your prescription drugs is December 31st, 2005.
- If you have not joined a plan by December 31, 2005, Medicare will automatically enroll you in a plan to make sure that you don't miss a day of coverage
- Medicare will let you know the plan it has picked for you in October 2005. You can switch to another plan at any time.
- Compare your drugs plan options and choose your own plan. You can choose a different plan than the one Medicare automatically picks.
- Medicaid will still pay for your other health costs.



Medicare Part D Continued...

Wait. Do not sign up for any particular plan just yet. Remember, you can change plans whenever you want even after December 31, 2005. Take your time. Collect as much information as you can. Start a folder and take notes about each provider.

You can also start gathering information on your own by going to the Medicare website. Starting in October, the website (www.medicare.gov) will have information on every provider in the country. Once you feel you have enough information, sit down and compare each plan.

How Do I Decide Which Provider To Choose?

We encourage you to look at all providers and decide which health insurance provider is right for you. There is a program that allows you to sit down in your own home with a Medicare specialist who can help you make the comparisons. See the "I Need More Help..." section at the end of this article for ways to get assistance. Some things to keep in mind:

- Each provider only covers a limited list of drugs. Compare the provider's list with the prescriptions you currently take. Each insurance company must provide you with a list of the drugs they cover.
- Each pharmacy only accepts certain insurances. It is very possible that the provider that Medicare automatically chooses for you is not accepted by your favorite local pharmacy. Call and ask your pharmacy which insurance plans they take.

Help! I Can't Find a Provider That Covers All of My Prescriptions!

If you are currently taking many prescriptions, it may be difficult to find a provider that covers all of them. In this case, choose the best plan you can. You can then appeal to the insurance company to get them to cover each of your other prescriptions. This appeal process usually requires a note from your doctor.

There are people who can help you with the appeal process. See the "I Need More Help..." section at the end of the article.

What about Barbiturates, Benzodiazepines, and Weight-Gain Drugs?

If you are currently taking any of the above medications, Medicare will not cover these drugs. These are the only drugs that will continue to be covered by Medicaid. In order to get these prescriptions filled, you will continue to use your Medicaid card at the pharmacist as you always have.

How Much Will It Cost?

For Dual Eligibles, the co-pay for drugs will be very low: \$1 for generic and \$3 for brand-name drugs.

I NEED MORE HELP...

Montana State Health Insurance Assistance

If you need more help, there is someone who can answer all of your questions. Call the Montana State Health Insurance Assistance Program (SHIP). SHIP can come to your home (no matter where you live in Montana) and provide individualized help with choosing a plan or appealing drugs to your chosen provider. A SHIP representative will sit down with you, look at any information you have gathered, and help you with any questions or concerns you may have. The number for SHIP is:

1-800-551-3191

Write a Letter to Your Representative

Medicare Part D is a new plan that, like any other new program, will no doubt experience some problems in its first year. In order for our representatives to know which parts of Part D are effective and which are not, they need to hear from you.

We encourage you to call your representatives and let them know what is working well for you and what is not. With this feedback, they can make the necessary changes to help make Part D work for Montanans.

Effective Communication Tips

Be a better listener. Pay attention to your caregivers. This sounds simple, but it is a common problem. Take the time to really listen to what they are saying. Ask clarifying questions to make sure you understand completely.

Make time for caregivers. Regular, one-on-one meetings with your caregivers can make a huge difference. If you can't meet weekly, meet at least twice per month. Plan a regular meeting time and keep the appointment, even if it seems there is nothing new to talk about. Don't take phone calls or guests during these meetings, unless it is an emergency. Show your caregivers they have your full attention. Talk about their concerns and thoughts.

Put out a consistent message about your expectations. Knowing who you are, and exactly what you need can help your employees tremendously. Most problems arise because each person has different expectations. Make sure your caregivers know exactly which times you expect them to be with you and exactly what duties you expect them to perform while they are

there. If your caregiver seems confused, ask them right away if there is anything that you can help them to understand better.

Get the word out to caregivers as efficiently as possible. Take great pains to reach caregivers to let them know about workplace changes coming from CDPC. This is tough. It is easy to forget to tell someone, on a timely basis, something new they should know about their job. However, if you don't, work may not get done properly.

Give regular feedback; avoid surprises. Caregivers should not first learn about significant performance issues from CDPC staff. They should be approached by you well beforehand and told that there is something they need to improve.

If you have any questions about how to handle a specific situation, we are here to help. Please call us any time.



Autumn Word Search

V X A S Z E U G L J H E M V K
 L L A F T K D N S C H O O L K
 C P I P T G V I X E Q I K X W
 F J O H U D X V R V E Z L C Q
 N I K P M U P I Y Y Y D B I M
 K W T I I S X G H W A M S D N
 L Y K S E M R S S Z T H H E X
 Q H F L N A A K E A C H E R S
 J H P O K R H N V Q C W A A W
 H P K E O A R A A O O N R D E
 A J L X R T P H E L X M G M A
 O X C V X T B T L Z Y G G C T
 A Y E P E S C A R E C R O W E
 W S O W L C H C L U I S Q Y R
 T R M E G H J P U L L T D T S

1. Harvest
2. Seeds
3. Pumpkin
4. Leaves
5. Halloween
6. Football
7. Rake
8. Apples
9. Fall
10. Scarecrow
11. Hayride
12. Cider
13. Thanksgiving
14. Sweaters
15. School

Health & Safety

WHAT WE CAN DO TO SAVE OUR LIVES:

PREPAREDNESS INFORMATION WRITTEN BY AND FOR SENIORS AND DISABLED PERSONS



Take responsibility

Prepare NOW - disasters can strike quickly and without warning. Even if you have physical limitations, you can still protect yourself. Local officials and relief workers will not be able to reach everyone right away; take

responsibility. Keep in touch with your neighbors; look out for each other and be aware of anyone who may need special help. Knowing what to do is your best protection.

Family Disaster Plan

By planning ahead, you can avoid waiting in long lines for critical supplies. Use the following checklist to get started:

- Assemble a disaster supplies kit (see next checklist for ideas)
- Arrange for someone to check on you
- Plan and practice the best escape routes from your home
- Plan for transportation if you need to evacuate to a Red Cross shelter
- Find the safe places in your home for each type of emergency
- Have a plan to signal the need for help
- Post emergency phone numbers near the phone
- If you have home health care service, plan ahead with your agency and caregivers for emergency procedures
- Teach those who may need to assist you in an emergency how to operate necessary equipment; be sure they will be able to reach you

Medical Emergency Supplies

For your safety and comfort, have at least three days' worth of emergency supplies packed and ready in an easy-to-carry container, such as a backpack. Make sure your bag has an identification tag and label any equipment, such as wheelchairs, canes or walkers. Use the following checklist to get started:

- First-aid kit
- Prescription medicines, list of medications and dosages, list of allergies
- Extra eyeglasses and hearing-aid batteries
- Extra wheelchair batteries, oxygen
- List of the style and serial numbers of medical devices, such as pacemakers
- Medical insurance, Medicaid, and Medicare cards
- List of doctors, relatives or friends to notify if you are injured
- Battery-powered radio and flashlight with extra batteries for each. You can also buy battery-free radios and flashlights at most outdoor stores.

The willow knows what the storm does not: that the power to endure harm outlives the power to inflict it.

-Unknown

- Change of clothing, rain gear, and sturdy shoes
- Blanket or sleeping bag
- Extra set of keys
- Cash, credit cards, change for a pay phone
- Personal hygiene supplies
- Phone numbers of local and non-local relatives or friends
- Insurance agent's name and phone number
- Manual can opener you are able to use
- Non-perishable food for any pets



Together, we can save a life

Health & Safety (continued)



Shelter In Place

In an emergency, you may be told to "shelter in place." This means staying where you are and making yourself as safe as possible until the emergency passes or you are told to evacuate. In

this situation, it is better to remain indoors. If you are told to shelter in place:

- Close all windows in your home and close the fireplace damper
- Go to an above-ground room (not the basement) with the fewest windows and doors
- Take your disaster supplies kit with you
- Wet some towels and jam them under the doors
- Stay in the room and listen to your radio until you are told all is safe or you are told to evacuate

If you are ordered to stay in your home, in addition to the items mentioned earlier, you will need:

- One gallon of water per person per day. Remember, plan for at least 3 days. Store water in sealed, unbreakable containers that you are able to handle.
- Non-perishable food supply . Choose foods that are easy to store and carry, nutritious and ready-to-eat.

Evacuating

- Coordinate with your home care provider for evacuation procedures
- Try to car pool if possible
- If you must have assistance for special transportation, call the American Red Cross or your local officials
- Wear appropriate clothing and sturdy shoes
- Take your disaster supplies kit
- Lock your home

- Use the travel routes specified or special assistance provided by local officials. Don't take any short cuts, they may be unsafe
- Notify shelter authorities of any needs you may have. They will do their best to accommodate you and make you comfortable

If you are told to evacuate and you are sure you have enough time, there are a few things you can do to ensure that it will be easier to get your life back together after the emergency is over:

- Shut off water, gas, and electricity, if instructed to do so and if you know how. Gas must be turned back on by a professional
- Let others know when you leave and where you are going
- Make arrangements for pets. Animals other than service animals may not be allowed in public shelters

Local Resources:

American Red Cross of Montana

(406) 727-2212

www.MontanaRedCross.org

Montana Disaster and Emergency Services

(406) 841-3911

www.state.mt.us/dma/des

Montana Extension Disaster Education Network (Montana EDEN)

(406) 994-3451

www.MontanaHelp.org



Wit & Wisdom

Diabetic-Friendly Fall Desserts

Autumn Spice Cookies

Ingredients

- 1 1/4 cups water
- 1/3 cup shortening
- 1 cup raisins
- 2 teaspoons ground cinnamon
- 1/2 teaspoon ground nutmeg
- 2 eggs
- 1/2 teaspoon salt
- 1 teaspoon baking soda
- 2 teaspoons liquid artificial sweetener
- 2 tablespoons water
- 1 teaspoon baking powder
- 2 cups all-purpose flour

Directions

1. Preheat oven to 350 degrees F (175 degrees C). Grease a cookie sheet.
2. In a small saucepan, bring the 1 1/4 cup of water, raisins, shortening, cinnamon, and nutmeg to a boil. Remove from heat, beat in eggs, one at a time. Dissolve salt, soda, and liquid sweetener into the remaining 2 tablespoons of water; add alternately to the egg mixture with the flour and baking powder.
3. Drop cookies by teaspoonfuls onto the prepared cookie sheet. Bake for 8 to 10 minutes. Cool on wire racks.

Makes 24 cookies.

Per serving: 89 calories (34% calories from fat), 1.8 g protein, 3.4 g total fat (0.5 g saturated fat), 13.4 g carbohydrates, .7 g dietary fiber, 18mg cholesterol, 128 mg sodium

Diabetic exchanges: 1 carbohydrate (bread/starch), 1/2 fat

Traditional Pumpkin Pie

Ingredients

- 1 16-ounce (480 g) can solid-packed pumpkin or 2 cups (480 g) cooked fresh pumpkin
- 1/3 cup (8 g) spoonable brown sugar substitute
- 2.5 tablespoons (30 g) granulated sugar
- 1/2 cup (120 ml) liquid egg substitute
- 1 teaspoon (5 ml) ground cinnamon
- 1/2 teaspoon (2.5 ml) ground ginger
- 1/4 teaspoon (1.25 ml) ground nutmeg
- 12 ounces (358 ml) evaporated skim milk
- 1 9-inch (23 cm) unbaked pastry shell, prechilled

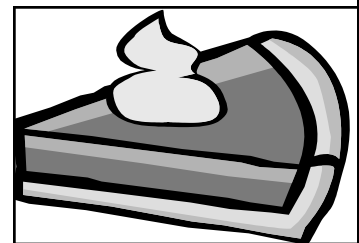
Directions

1. Preheat oven to 425°F (220°C).
2. In a large bowl, whisk together pumpkin puree, brown sugar substitute, granulated sugar, egg substitute, cinnamon, ginger, and nutmeg.
3. Gradually add evaporated skim milk, whisking thoroughly.
4. Pour pumpkin mixture into pie shell. Bake for 15 minutes. Reduce oven heat to 350°F (180°C) and continue to bake for another 40 to 50 minutes, until a knife inserted in the center comes out clean.
5. Cool before serving. Garnish with baked pastry leaves, if desired.

Makes 8 servings.

Per serving: 145 calories (32% calories from fat), 6 g protein, 5 g total fat (0.5 g saturated fat), 20 g carbohydrate, 2 g dietary fiber, 1 mg cholesterol, 85 mg sodium

Diabetic exchanges:
1 carbohydrate (bread/starch), 1 fat





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Spotlight on MonTECH



MonTECH is a non-profit agency that provides information and evaluations for Montanans of all ages and all levels of disability who would like to explore using assistive devices to become more independent.

Located on the University of Montana campus, the Montana Technology Access Center features a variety of equipment that is available to Consumers. They have high-tech devices that help quadriplegics access the internet. They also have a simple gadget to help those with hip problems put on their own socks.

Medicaid will cover the formal evaluation and will cover the assistive devices as long as they are

medically necessary. If a Consumer has Waiver, many things that are not covered by Medicaid may be covered by the Waiver Program.

If neither of these options work for a Consumer, project staff keep well abreast of other sources of funding and may be able to provide you with information. They also advocate for regulations that make technologies easier to acquire and less expensive for everyone.

For more information, or to learn how to set up an evaluation, please contact MonTECH at:

Voice/TT: (406) 243-5676

Toll-Free: (800) 732-0323

Web Site: <http://montech.ruralinstitute.umt.edu>