



NOVEMBER 2007 ISSUE

Newsletter

OCTOBER 18, 2007

BOARD OF DIRECTORS

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Rachel Sato (621-6467) 2nd VP
Florence Matsuda, 3rd VP
Linda Hirano, Secretary
Elaine Sato, Treasurer

Directors:

Gary A. Powell, LUTCF, CLTC,
LTCA (625-3782 / 722-1903)
Ethel Yamamoto
Vernon Yamamoto

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CAREGIVING GLOSSARY

Caregiving takes something out of us—often it is our energy, social interactions, finances, emotions. But this last meeting of the COCSG brought us Reverend Kuniyuki who shared with us how caregiving can also add something to our lives—a chance to re-connect, to realize that life is all about change and how we respond to that change.

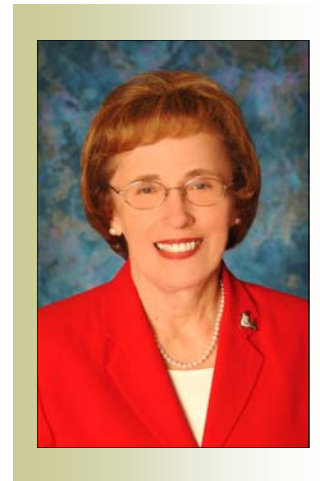
And speaking of change—it is the time of year we meet in a formal way to elect our officers and directors. Please plan to submit your ballot during this upcoming meeting.

Our next meeting on November 8 will be the last meeting of 2007. We use this last meeting to “talk story” and share a good time with other as the Holiday Season approaches. Be sure to invite someone you know will be facing this Season as a Caregiver. This support group can be a significant source of

emotional support during a normally stressful time. Watch for the December newsletter for some ideas on Holiday Caregiving helps.

The Hawaii Caregiver Coalition (a group of organizations and individuals involved with caregiving) is gearing up for a busy 2008. There will be an annual meeting with Legislators in January, the Family Caregiver Awareness Day and Resource Fair in March, they will participate in the 2008 Seniors Fair in September and in November Caregivers will be recognized with Family Caregiver recognition and Awards. If you or you know of someone who would like to help underwrite the cost of all these activities, please contact Gary Powell at 625-3782. the coalition works on behalf of More than 40 organizations and agencies—including COCSG!

Marilyn B. Lee



Marilyn B. Lee

Meeting Schedule

November 8, 2007
Talk Story Time

Wahiawa General Hospital
WNRC
2nd Floor Dining Room
7 PM—9 PM

There will be a brief
General Member Meeting
following our Regular Meeting
Election of Officers and Directors

Advisory Council

Senator Robert Bunda
Tom Lynch, RPh
Jeannette Nekota, MSW
Rep. Marcus Oshiro, JD
Tom Oyasato
Kathy Patrick, RN, MBA
Marion Poirier, RN
Milton Sagon
Carlton Shiroma, LSW
Edmund Whang, MD
Rep. Ryan Yamane, MSW,
MBA



At our last Caregiver Support Group meeting Reverend Kevin Kuniyuki of the Wahiawa Hongwanji Mission shared with us his personal caregiving story.

It was in 2002 that his Mother passed away and that heralded the start of his Father's decline. Always a proud and independent man, it was hard for Mr. Kuniyuki

Sr. to accept the help of his son—who was equally as “hard head” and stubborn. Having the help of a caregiver eased the resistance to having his son help him and as the months turned into years and the diagnosis of Alzheimer's was made, what used to be a battle between father and son gradually turned into an opportunity for growth for Rev. Kuniyuki—a blessing of sorts. “As I grow

older, my Dad gets smarter...or is it I finally realize his wisdom?”

Reverend Kuniyuki recalled his father's sense of humor and says that is one area that has not changed. He has to pay closer attention now to whether a comment is being made in seriousness—but often finds a hint of a tease and a little twinkle in the eyes which remind him that although many things

“SOMETIMES YOU JUST GOTTA LAUGH!”

have changed, his Dad is still there and still enjoying being with his son and family. "When things begin to hold you down, it becomes easier to forget the person you always knew and become frustrated with the one in front of you. Sometimes you have to step back. And sometimes you just gotta laugh... and let go"

Thanks, Reverend for reminding us that life is our opportunity to move forward.



Elaine Sato, Reverend Kuniyuki and Marilyn Lee

2008 TAX DEDUCTIONS

The 2008 tax deduction levels for long-term care insurance have just been announced by the IRS ... and we want COCSG members to be the first to have this info.

Ages 40 or less \$310
 More than 40 up to 50 \$580
 More than 50 up to 60 \$1,150
 More than 60 up to 70 \$3,080
 More than 70 \$3,850

Periodic payment amount....\$270 per diem.

COCSG ANNUAL BOARD MEETING SUMMARY

The annual meeting of the Officers and Board of Directors of the Central Oahu Caregivers' Support Group was held on October 11, 2007 at the

Wahiawa General Hospital Nursing and Rehab Center second floor dining room. After approval of the last year's Minutes and an account balance report by the Treasurer, the quorum discussed applying for Federal 501©(3) nonprofit status (the group is currently filed as a State domestic nonprofit). It was approved that an application would be prepared. Discussions also included a schedule of upcoming speakers, slate of officers and directors for 2008, and a donation to Wahiawa General Hospital in recognition of their continued support and assistance.



Write-in nominees will be accepted prior to the election at the November 8 general meeting.

COMMON HOSPITAL BILLING ERRORS

By Linda Rhodes, Ed.D.

Content provided by Revolution Health Group

Q: My mother just received her hospital bill, and we're shell shocked. We think that there must be some mistake. What should we be looking for and what can we do?

A: Mistakes on hospital bills are a growing epidemic. Hospitals will tell you that keeping up with 40 to 50 different insurance companies, along with the 800-pound gorillas of Medicare and Medicaid, would cause anyone to make mistakes. Each government agency and insurance company has its own forms, a myriad "who's covered for what, under what circumstances" rules, and own billing and payment systems. Add to that each patient's deductible and co-payment arrangement for different procedures, and it's no wonder hospital mistakes are on the rise. Nothing is standardized when it comes to medical billing — not in hospitals, doctor's offices, surgery suites or even pharmacies. Pat Palmer, founder of the Virginia-based Medical Billing Advocates of America, finds mistakes in 8 out of 10 bills she reviews. Consumer Reports found that one in 20 consumers surveyed had experienced billing mistakes on their hospital bills. The number is thought to be much higher since those who reported the mistakes had a reason to look — they had at least \$2,000 in out-of-pocket expenses from their hospital stay.

Some people mistakenly believe that if their insurance company pays the bill, they are free and clear.

What they don't realize is that policies have a lifetime cap. Billing errors chip away at that cap. If they face an extended hospital stay or a catastrophic illness, they'll soon find themselves invading their life savings or filing for bankruptcy. In fact, medical debt is the second most common reason why Americans file bankruptcy — even those with insurance.

Here are the top 12 most common hospital billing mistakes:

- Charging for the day of discharge. Most insurance plans do not allow hospitals to charge for the day you leave the hospital.
- Charging for a private room when you had a semiprivate room, or charging for a private room when a semiprivate room was unavailable.
- Charging for medications you didn't receive or refused, or for high-priced brands when your doctor prescribed a generic.
- Charging for the same procedure or service twice, aka "double billing."
- Charging for tests that are grouped under a broad category like "blood work" or "miscellaneous." Always ask for tests to be itemized.
- Charging for services that your doctor did not order or that may have been scheduled but later cancelled.
- Charging for a test twice because it was administered incorrectly the first time or the first test results were misplaced.
- Charging for personal items that are usually included in the room charge like slipper socks, toothbrushes, lotions and combs.

- Charging for physician services when the doctor sends you a separate bill for the same service.
- Charging excessive amounts due to a clerical mistake that results in the wrong code for a service or procedure.
- Charging for more operating room time than was necessary for your surgery. Check your anesthesia record. It will show when your surgery began and ended.
- Charging for a more serious diagnostic condition than what your doctor initially diagnosed, resulting in more costly procedures and an inflated reimbursement rate known as "upcoding."

If you suspect a mistake, call the hospital's billing department and explain the situation. If it isn't resolved over the phone, write a letter detailing the mistake(s) and send it to the hospital. Review the bill with your insurance plan representative and send him a copy of your letter. Keep records of whom you talked to, and when and what you discussed. Do not wait. Many hospitals will send unpaid bills to a collection agency within 90 days — which can affect your credit rating.

If your hospital bill is complicated or you feel that you need help, you may wish to seek out a medical bill reviewer/recovery consultant. They typically receive a percentage — as much as 50% — of the amount they saved you. Call the [Alliance of Claims Assistance Professionals](http://www.allianceofclaimsassistanceprofessionals.com) at (877) 275-8765 for a referral. Or call the [Medical Billing Advocates of America](http://www.medicalbillingadvocatesofamerica.com) at (540) 387-5870.

Reviewed by: [Val Jones, MD](mailto:Val.Jones.MD)

MALNUTRITION AND SENIORS



Caregiving 101 Good nutrition is critical to senior health, but many older adults don't eat right.

Older people are more likely to have inadequate nutrition than younger adults are — and are more susceptible to numerous health problems related to an inadequate diet.

Many older adults in long term care facilities have poor nutrition. While seniors cared for at home or living independently generally fare better, patterns leading to inadequate nutrition — also called malnutrition — often begin at home. Knowing the causes and danger signs of nutrition problems, as well as taking steps to ensure a diet rich in protein and other necessary nutrients, is critical in maintaining senior health and strength. How You Can Help Yourself

WHAT TO LOOK FOR

The signs of malnutrition in older adults are often hidden, especially in people who don't seem at risk. To help uncover problems before they become

more serious:

- **Ask an older loved one about eating habits**, but don't rely on self-reports alone. Try to spend time with them during normal meals at home, not just in restaurants or on special occasions. If you have an older friend or family member in a hospital or long term care facility, make a point of visiting during meal-times. When you're concerned about weight loss, request a calorie count from the hospital or nursing home dietitian. If the older person lives alone, make sure you know who is buying food.
- **Look for physical problems** such as poor wound healing, easy bruising and dental difficulties. Keep track of weight loss. But keep in mind, not all seniors with nutrition problems are thin — in some cases, malnutrition occurs in seniors who are overweight.
- **Know what drugs an older loved one takes**, and how they affect appetite and digestion. Many commonly prescribed medications can reduce hunger and prevent nutrient absorption. Make sure an older senior takes medications as directed. A good way to do this is to put all the medications out on a table — including non-prescription medications — and go over the directions.

Ask an older loved one's doctor to check certain protein levels (serum albumin, prealbumin or retinol binding protein levels). These tests can often help identify chronic malnutrition.

TREATING NUTRITION PROBLEMS: CRITICAL TO SENIOR HEALTH

Aging-related changes, health conditions and medical treatments can affect appetite, chewing, swallowing and digestion — and can cause other problems that make eating well a challenge for older adults. Overcoming these problems can be difficult. But identifying and treat-

ing nutrition problems as soon as possible is critical to senior health, longevity, independence and well-being. Take steps to ensure adequate nutrition in an older loved one. Look for signs of poor nutrition and discuss any concerns with doctors and other care providers.

NEXT MONTH—WHAT YOU CAN DO

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Health and Wellbeing—Caregiver Goals

Caregiving Glossary (cont.)

Living Will A legal document that outlines the kind of medical care a person wants and doesn't want. Used only if the person cannot make decisions independently.

Long Term Care and Support Refers to a broad and highly variable range of rehabilitative, restorative and

health maintenance service to assist people with ADLs, IADLs and the emotional aspects of coping with illness or disability.

Medicaid An assistance program through which federal government and individuals states share in payment for the medical care of certain categories of needy and low-income people.

Medicare A federal health insurance program for people 65 and over and some under 65 who are disabled. Medicare has two parts. Part A is also called Hospital Insurance, and Part B is called medical Insurance.

Medigap Insurance sold by private insurance companies, this type of insurance is designed to help pay health care

expenses either not covered or not fully covered by Medicare.

Multi-Disciplinary Team/ Interdisciplinary Team A group of professionals with different skills and training who share information and consultation around a person's care.

Johnson & Johnson © [Strength for Caring]

Visit **ARCHIVE** for past meeting notes
www.wvpress.com/care



Central Oahu Caregivers' Support Group
PO Box 893711
Mililani, HI 96789



Pass this along to _____

COCGS does not endorse any of these organizations.
This information is provided for your resource use only.

ON-LINE RESOURCES FOR CAREGIVERS

Arthritis Assistance

<http://allaboutarthritis.com>

Information about types of arthritis, pain management, treatment options, FAQs and personal tools.

Care Giving Community

<http://www.eldersearch.com>

Support for caregivers and information available in your areas. A good site for problem solving and geriatric care.

Benefits for Seniors

<http://www.benefitcheckup.org>

Service that identifies federal and state assistance for your particular situation.

Senior Store

<http://www.seniorstore.com>

On-line store includes: clothing, books, video, music and nostalgia. Also featured, household items, gift baskets and more. A unique shopping site.

Senior Housing Net

<http://www.seniorhousing.net>

A comprehensive guide to retirement communities, assisted living residences, Alzheimer's facilities and nursing homes nationwide.

Transitions, Inc.

<http://www.asktransitions.com/index.html>

Elder Care consulting - tips and tools, family resources services.

Administration on Aging

<http://www.aoa.dhhs.gov/aoa/webres/craig.htm>

A directory of web sites on aging.

The Gerontology Foundation

<http://www.healthandage.com>

Interactive center between the public and the professionals.

Access America for Seniors

<http://www.seniors.gov>

News magazine reporting on the issues of aging.

Administration on Aging

<http://www.aoa.gov>

Sites on Adult Day Services, Ageism, Assisted Living and much more.

Indiana Association for Home Care, Inc.

http://www.ind-homecare.org/pages/independent_living.html

A Guide to Independent Living.

Administration on Aging

<http://www.aoa.dhhs.gov/elderpage.html>

Extensive information for Older Persons and their families.

Dr. Koop

<http://www.drkoop.com>

Former Surgeon General provides a medical community on line.

American Association of Retired Persons

<http://www.aarp.org>

Advice from the nationally-known agency.

Seniors Site

<http://www.seniors-site.com/index.html>

Message boards for illness, pets, drugs, housing and more.

Life Extension Foundation

<http://www.lef.org>

Information on medical discoveries and research.

Meals on Wheels

<http://www.projectmeal.org>

Information on the Meals on Wheels closest to your area.

Homecare Online

<http://www.nahc.org>

Extensive guide to home care and hospices, advice on how to choose an agency.

Elder Care Resource

EldercareHawaii.com

Web based information portal— Tries to coordinate timely information and act as a central site for Hawaii-based Care groups.

Senior Resources

<http://www.seniorresource.com>

Resources by state, retirement, finance, insurance and care.

National Alliance for Care Giving

<http://www.caregiving.org>

Care Guide

<http://www.careguide.net>

Personal care giving resource for directories, articles, newsletters, tools and more.

Age Page

<http://www.agepage.com>

Caregiver's resource guide and lots of information.

Senior Options

<http://www.senioroptions.com>

Free guide to senior services including living facilities, care centers, home health services, and hospices everywhere in the USA. Listed by state and city.

Estronaut

http://www.estronaut.com/a/elderly_mental_health.htm

Mental health concerns in the elderly.

Web MD

<http://www.webmd.com>

The online doctor is IN.

Catholic Charities Hawaii—Community Services for Hawaii.

<http://www.CatholicCharitiesHawaii.org>