

SALLY BEAUMONT, CHAIRPERSON  
RUTH BEIDEMAN  
JAMIE MAGEE  
JAMES MOSELEY  
PENNY ORNDORFF  
SCOTT PHILLIPS



LARRY SAVAGE  
FRANCINE SHOCKLEY  
ANNA SHORT  
FRAN SMITH  
JOHN WILLIAMS

## Advisory Committee on Aging & Adults with Physical Disabilities for Sussex County

### Minutes of Meeting

September 15, 2014

A regularly scheduled meeting of the Advisory Committee on Aging & Adults with Physical Disabilities for Sussex County was held on Monday, September 15, 2014, at 10:00 a.m. at the Sussex County Administrative Offices West Complex, 22215 North DuPont Boulevard, Georgetown, Delaware. The following members were present:

Sally Beaumont  
Ruth Beideman  
Jamie Magee  
Penny Orndorff

Scott Phillips  
Francine Shockley  
Anna Short  
Fran Smith

### Call to Order

Sally Beaumont, Chairperson, called the meeting to order at 10:10 a.m. Ms. Beaumont welcomed everyone and proceeded to explain, for those who may not be familiar, when the Committee meets, how members are appointed, and that meetings are conducted using Robert's Rules of Order.

### Approval of Agenda

A Motion was made by Fran Smith, seconded by Ruth Beideman, to approve the agenda as presented. Motion Adopted by Voice Vote.

### Approval of Minutes

A Motion was made by Fran Smith, seconded by Jamie Magee, to approve the Conference Planning Subcommittee meeting minutes of July 21, 2014, as distributed. Motion Adopted by Voice Vote.

A Motion was made by Ruth Beideman, seconded by Jamie Magee, to approve the Conference Planning Subcommittee meeting minutes of August 21, 2014, as distributed. Motion Adopted by Voice Vote.

A Motion was made by Penny Orndorff, seconded by Francine Shockley, to approve the regularly scheduled Committee meeting minutes of July 21, 2014, as distributed. Motion Adopted by Voice Vote.

### **Correspondence**

Sally Beaumont presented the following correspondence/information:

- CHEER Senior Beach Day will be held on Friday, September 19, 2014, from 9:00 a.m. until. Approximately 60 vendors will be taking part, with many activities going on throughout the day. Ms. Beaumont advised that she will be staffing a booth at Senior Beach Day with information pertaining to the Advisory Committee, and Dr. Michela Coffaro from the audience volunteered to assist. Members of the Advisory Committee are invited to attend.
- Committee members Larry Savage and James Moseley advised they would be unable to attend today's meeting due to personal conflicts.
- An opening has been created on the Advisory Committee in Councilmanic District No. 2. Mr. Eugene Campbell, 24212 Shortly Road, Georgetown, Delaware, has expressed an interest in filling the vacancy.
- An email was received from Sue Claire Harper questioning why Advisory Committee meeting minutes are posted on the County's website so much later than the actual meeting date. Ms. Beaumont spoke with County Administrator Todd Lawson in regard to this matter, and he stated that "Draft" minutes could be sent out prior to their approval if the Committee wished to do so. After some discussion, it was the consensus of the Committee to continue posting minutes to the County's website only after they have been approved.

A Motion was made by Jamie Magee, seconded by Ruth Beideman, to continue with the current practice of posting Advisory Committee minutes to the County's website after they are approved by the full Committee. Motion Adopted by Voice Vote.

Ms. Beaumont will advise Sue Claire Harper of the Committee's decision.

### **Guest Speaker**

Anna Short introduced Lakia Turner, Director of the Delaware Medicare Assistance Bureau (DMAB), who was invited to speak on "*Current Topics with Medicare in Delaware.*" Ms. Turner thanked the Committee for the invitation to speak, stating that her organization was previously known as Elder Info.

Ms. Turner explained that the DMAB provides services to persons eligible for Medicare and those who are disabled as well. The Delaware Medicare Assistance Bureau, whose new name was rolled out in May 2014, is a public service of the Insurance Commissioner's

office. The Bureau currently has four employees providing information and counseling services to Medicare beneficiaries. Funding for training of employees is provided by Medicare.

Medicare beneficiaries can call the DMAB with questions and concerns instead of the Centers for Medicare and Medicaid Services (CMS), and the DMAB can in turn contact CMS using back door numbers. This is also an option with Social Security benefits for those who may need help signing up or choosing a prescription drug plan. The State of Delaware has a prescription assistance program available as well.

Legislation was signed in 2013 for persons with Medicare to be able to purchase supplemental insurance. A six-month open enrollment period is currently in place which allows for said purchase. However, Ms. Turner stated that supplemental insurances can be expensive, depending on the needs of the insured.

Ms. Turner advised that Medicare Part D open enrollment begins October 15 and extends through December 7, 2014, with benefits becoming effective January 1, 2015. The DMAB will be out in the community to provide assistance for anyone who would like to sign up or change their plan. There are three events scheduled in Sussex County, one in October and two in November, at the CHEER Community Center on Sand Hill Road in Georgetown. Those interested are encouraged to schedule an appointment and bring a list of their prescription drugs, including dose and frequency. At that time, DMAB staff will have the ability to enter information into a system that can check drugs entered against drugs that are covered.

The agency works with volunteers throughout the State who provide documentation to support Federal funding, and they are always looking for new volunteers. Volunteers must participate in a two-day training session—the next one being offered in July 2015—and volunteer packets can be found on the DMAB website. Training is held in Dover and volunteers are then set up with a mentor in the community, after which time they are on their own. Volunteers are required to take a certification exam and be re-certified every year.

At the conclusion of Ms. Turner's presentation, there was an opportunity for comments/questions from the audience, as follows:

**If there is no diagnosis and a person remains in the emergency room overnight for observation, the understanding is that Medicare will not pay.**

That is incorrect. If the visit is entered as "observation," Medicare will cover at a lower cost if it meets certain requirements. Any treatment medically necessary is covered.

The 'two midnight' rule was noted. If the visit spans two midnights, it is covered; but if the patient is leaving from observation to a skilled care facility, the visit will not be covered because three days are required in acute care before entering skilled care. It is important

that family members are aware of these rules since the patient is not always able to speak with the doctor.

**I have had my chiropractor bill refused.**

Medicare pays for subluxation of the spine. If payment is refused, there is an appeal process to be followed, beginning with obtaining supporting documentation from your physician to include with the appeal.

**I am coming of age, and I am being inundated with information.**

DMAB offers “Welcome to Medicare” on a quarterly basis. Letters of invitation are sent out to approximately 1,000 new beneficiaries, and usually about 20 people attend each session. The session helps to weed out what will or will not work for a specific individual. Anyone with questions can always sit down with volunteers in the community or review the booklet, which can be found online at [www.DelawareInsurance.gov/DMAB](http://www.DelawareInsurance.gov/DMAB).

**What does Medicare Advantage cover?**

Medicare Advantage has been around three to four years. There are private companies authorized by CMS to offer insurance in Delaware, which is good for some but not for all. With Medicare Advantage, each time you go to the doctor, you have to pay. It cannot be used outside of Delaware except in an emergency. The only plan available currently in Sussex County is Signa. This insurance is offered on a yearly basis, and once you sign up you have to remain on it for a full year.

**Sally Beaumont stated she has had calls from people with Bravo/Signa where they have moved to Delaware and are in tears over their coverage.**

Delaware is unattractive to providers because some providers are losing money by offering the benefit. “*Medicare and You*” booklets are in the process of being mailed out with additional information.

**What is the advantage of the Advantage Plan?**

The Advantage Plan is less expensive, offering prescription, vision, dental, and hearing coverage, but they do not do any underwriting.

Jamie Magee commented that she received information stating a provider within a certain area must be used.

**It seems that Accountable Care Organizations (ACO) are becoming more frequent. How will that affect Medicare?**

Delaware has not been affected at this point.

**If you have Medicare and your employer offers insurance, do you have to take it?**

No—if you are receiving Social Security benefits, you are enrolled in Part A and Part B. If you or your spouse are actively employed, you can take Part A and delay Part B until you retire, and at that point you will have eight months to choose. If you do not make a choice within the eight-month period, you are penalized.

**I am on Social Security Disability. When I turn 65, will I be dis-enrolled?**

No, you will become a Medicare beneficiary.

**What about the Affordable Care Act?**

Persons on Medicare are not forced to participate.

**Is there somewhere local to pick up the 18-page booklet?**

Georgetown CHEER Center may have some booklets on hand.

In closing, Ms. Turner advised she can be reached at (302) 674-7366 if anyone has additional questions.

Sally Beaumont took the opportunity to compliment Ruth Beideman in assisting with her Medicare questions. Also, Elinore Cofield is at the Greenwood CHEER Center every second and fourth Thursday of the month from 10:00 a.m. until 2:00 p.m. to provide assistance.

**2014 LIVE Conference**

Sally Beaumont inquired if everyone received copies of the flyer, schedule, and registration form for the conference. She offered thanks to Amber Woodland of Procino-Wells and Woodland for their assistance with distributing the information. Ms. Beaumont stated that a Conference Planning Subcommittee meeting will take place immediately following the Committee's regularly scheduled meeting on this date. A conference flyer was made available to everyone present.

The preferred method of registration for the conference is online, but paper form is also available if necessary. Senior centers are encouraged to register persons at their individual centers. Approximately 60 people are enrolled at this time, hoping for 350. Ms. Beaumont advised that many professionals will be attending the conference.

Vendors this year are being taken care of by Sally Beaumont, and she is being inundated. It is expected that approximately 40 vendors will take part in the conference this year. Door prizes will also be available.

Additional discussion regarding the conference will take place at the Conference Planning Subcommittee meeting.

### **Public Comment**

- Phil Westcott stated he is a new resident in Sussex County and attended the meeting to learn—which he did. Mr. Westcott also expressed his feeling that Medicare beneficiaries will all be affected by Accountable Care Organizations.
- Elizabeth Skinner from Millville United Methodist Church stated their congregation has grown, the church has been renovated, and they are anxious to use it to host the November 17 meeting of the Advisory Committee. The address is 36405 Club House Road, Millville, Delaware.
- Larry DeFrancisco was present representing Home Instead, an organization that provides non-medical care.
- Amber Woodland, Esquire, reported that their firm, Procino-Wells and Woodland, LLC, has been practicing in Seaford since 2005, and on this date they are serving their first client in the new Lewes office located at The Villages at Five Points. The practice sees clients five days a week in both locations, focusing on elder law.
- Barbie McDaniel, representing Delaware Hospice, the only nonprofit hospice in the State, advised that their organization has been severely impacted by Medicare cuts over the past few years, and they are fighting legislation. She has learned that documentation is key with Medicare.
- Anthony DelFranco of CHEER reminded the group of the upcoming 38<sup>th</sup> Annual Senior Beach Day in Rehoboth Beach. More than 50 vendors and 1,000 to 2,000 attendees are expected. There will be a 2.4-mile walk, activities, entertainers, free food, and screenings and gifts at the Convention Center and Fire Hall during the day in Rehoboth.
- Annette Cannon from the Bridgeville Senior Center announced that the center just celebrated its 42<sup>nd</sup> anniversary with a fashion show.
- George DelFarno introduced himself as a nurse with the Delaware Division of Services for the Aging and Adults with Physical Disabilities.
- Linda Rogers, Volunteer Coordinator with RSVP, reported they are undertaking ***“Stockings for Soldiers”*** again this year. A drop box will be available at the State Service Center in Georgetown.
- Patsy Brown, Amputees of Delaware Support Group, stated the name of their organization will be changed to Amputees of Delaware later this year, and they now have a page on Facebook. Ms. Brown also advised that she was recently elected as Chairperson of the Governor’s Advisory Council on Services for Aging and Adults with Physical Disabilities.

- Michela Coffaro, a psychotherapist currently located at Cadbury at Lewes, noted that most people are either depressed or anxious when entering an assisted living or skilled care facility.
- Jaime Magee, Alzheimer's Association, reported that on September 29<sup>th</sup> there will be a program on "Understanding Behavior and Communications Issues" at the Bethany Beach Library. There are two upcoming fundraisers on October 4<sup>th</sup> and October 18<sup>th</sup>, a free educational program on October 8<sup>th</sup> at the CHEER Community Center, a basic educational program on November 5<sup>th</sup> at Heritage at Milford, and they will have their annual Dementia Conference on November 19<sup>th</sup>.

### **Next Regular Meeting**

The next regular meeting of the Advisory Committee is scheduled for Monday, November 17, 2014, at 10:00 a.m. at Millville United Methodist Church, 36405 Club House Road, Millville, Delaware.

### **Adjourn**

A Motion was made by Anna Short, seconded by Francine Shockley to adjourn at 11:25 a.m. Motion Adopted by Voice Vote.

Respectfully submitted,

Anna Short, Secretary  
Advisory Committee on Aging & Adults  
with Physical Disabilities for Sussex County