Affordable Care Act

We all have heard about "Obama Care" which is also known as the Affordable Care Act (ACA). Sheldon Weisgrau, of the Health Reform Resource Project which is funded by health foundations and ministries, has been traveling throughout Kansas educating individuals and businesses on the Affordable Care Act. Macy Gaines, Independent Living Specialist (ILS) with RCIL, attended Sheldon's presentation called "Affordable Care Act and You" at the Department on Aging in Augusta, KS on August 15, 2013. In his presentation, Sheldon explained there is a big controversy about this law so the purpose of his presentation is to educate Kansans why the ACA has been made a law.

Sheldon compared the ACA to Prego-brand spaghetti sauce. Everything is included in the 906 page act which is making it as complicated as it is comprehensive. Totally socializing or pulling out of health care would have been simpler for the government, but neither of those two options had much support. The ACA is a health care law aimed at improving the health care system of the United States by widening health coverage to more Americans as well as protecting existing health insurance policy holders. There are currently 48.5 million Americans without health insurance and 365,000 of those being Kansans. The main driving factors behind the ACA are access, quality, and cost. Sheldon explained there are current health care providers being paid for services regardless of whether an individual has received good care or not. Under the ACA, the individual's care will be value based instead of volume based. Therefore, issues like infections, medical errors, or patients being harmed could result in non-payment to the provider. Sheldon also explained communities with high rates of uninsured have more difficulty recruiting and retaining physicians, have ER crowding, and the insured patients have lower access, quality, and satisfaction with their care. The ACA, will help lower rates since all Americans will be required to have health insurance.

As of October 1, 2013, the Health Insurance Marketplace will be available for everyone to find health coverage that fits their budget and meets their needs. Kansans will get

Continued on page 2
Affordable Care Act

Continued from Page 1

to choose from the federal program because the state decided not to design its own coverage even though the ACA was designed for states to buy into Medicaid expansion. Kansans will also be able to get information about all of the plans available in their area and to be able to apply for new affordable health coverage options through the Health Insurance Marketplace. The open enrollment begins in October but coverage is not in effect until January 2014. The deadline for open enrollment is March 31, 2014. Kansans will be able to apply online, by mail, or in-person with the help of a Navigator or other qualified helper. If there are questions or if more information is needed about the Health Insurance Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Sheldon discussed some myths about the ACA. He explained what the ACA does which is to build on the existing system of health coverage. He also said there are four things that the ACA does not do. The ACA does not create “government controlled” or “socialized” health care. It does not create “death panels” which means bureaucrats who would decide whether Americans are worthy of medical care. It also does not turn the system over to insurance companies. Lastly, the ACA does not eliminate or make big changes to Medicare. Sheldon said individuals who are currently insured through Medicaid, Medicare, or have insurance provided through employer plans shouldn’t see any major changes.

If an individual doesn’t enroll in a health plan after the Health Insurance Marketplace’s deadline, there will be potential fines for not having health insurance. Sheldon explained the fines will be applied to the individual’s income taxes.

The ACA will benefit people who have Medicare. Sheldon explained the ACA will enhance benefit packages by covering annual wellness visits and it will also reduce out-of-pocket costs. Sheldon also explained that there will be no deductibles or coinsurance for preventative services and there will be a 50 percent discount on covered brand-name medication for people who are in the donut-hole through their Medicare Part D prescription drug plan.

There is a lot of information about the ACA. If you want more information about the ACA or the Health Insurance Marketplace go to www.HealthCare.gov. If you have questions or want to talk to a Health Insurance Marketplace Representative call 1-800-318-2596.
Consumer Success Story

Often RCIL is able to assist individuals with their Assistive Technology needs through Assistive Technology for Kansans (ATK), helping to locate funding sources, or through the Kansas Equipment Exchange.

Darlena is one of many consumers, who was able to get what she needed through RCIL/ATK. Darlena has had a Closed-Circuit Television (CCTV)/Video Magnifier for many years. But over the last year it has become harder and harder to use due to the monitor not working correctly. Darlena had called RCIL and worked with Mikel McCary, Assistive Technology Specialist. Darlena was not able to get a CCTV overnight, she was very patient as she waited for a working CCTV. Darlena’s patience was worth it. She is now the proud user of not only a working CCTV but a newer model that has increased her independence tenfold.

Darlena currently works in food services at a local school and for Boys and Girls Club during the summer.

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Medicare Part D Open Enrollment: Oct. 15 - Dec. 7

Medicare Part D, otherwise known as Medicare Prescription Drug Plan, open enrollment begins on October 15 and ends on December 7. This gives people with Medicare a full seven weeks to explore new choices and pick the health and drug plans that work best for them. It also gives people a chance to compare, make decisions, and ensures that they will have information about the plan they selected and membership cards in hand on January 1, 2014 when new coverage starts.

The Health Insurance Marketplace for the Affordable Care Act (ACA) open enrollment period overlaps the Medicare Part D open enrollment period. However, the Marketplace won’t have any effect on Medicare benefits. So people with Medicare should continue to do their annual procedures by examining their current plan or make changes to their Medicare Advantage Plan or Medicare Part D for the 2014 year. If you need assistance to enroll in Medicare Part D or change your prescription drug coverage plans, please call the RCIL office at 1-800-580-7245.

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Monthly Low Vision Support Groups

RCIL’s program for individuals who are blind or have low vision and are 55 years or older (iKan-RCIL) has started two new low vision support groups. These groups will meet every month in Council Grove and Wamego. At these meetings participants will learn techniques and technology that will increase independence along with stories or ideas from others who have vision loss. iKan-RCIL will also have presenters come in such as Talking Books and Audio Reader to share information and community resources.

These groups are held monthly at:

Three Rivers
504 Miller Dr.
Wamego, KS 66547
When: Last Wednesday
Time: 1:00pm

Morris County Senior Center
227 W. Main
Council Grove, KS 66846
When: Last Thursday
Time: 1:00pm

iKan-RCIL is funded by Kansas Rehabilitation Services. To RSVP or if you have questions about the meetings and or services provided by iKan-RCIL, call Mandy Smith, Certified Orientation and Mobility Specialist (COMS) at 785-267-1717.
# 2013 FRIENDS GROUP SCHEDULE

To save on costs we will no longer be sending out postcard invitations. **Please save this page!**

**El Dorado**
- **Oct 23rd** 1pm Medicare Changes/Updates
- **Nov 20th** 1pm Affordable Care Act
- **Dec 18th** 1pm KanCare Plan-what do you need to know

**Location** RCIL Office in El Dorado

**Emporia**
- **Oct 28th** 1:30pm Medicare Part D
- **Nov 25th** 1:30pm Thanksgiving Potluck
- **Dec 30th** 1:30pm Christmas Party

**Location** Broadview Towers Apartments in Emporia

**Eureka**
- **Oct 22nd** 1pm Medicare Changes/Updates
- **Nov 26th** 1pm Affordable Care Act
- **Dec 17th** 1pm KanCare Plan-what do you need to know

**Location** Magic Circle Apartments in Eureka

**Ft Scott**
- **Oct 23rd** 1pm Feet Care/Diabetic Skin Care
- **Nov 20th** 1pm Men's Cancer Awareness/Project Update
- **Dec 18th** 1pm Christmas Party/Celebrate Life

**Location** High Rise Apartments in Fort Scott

Some groups play bingo, join the fun by bringing a small, wrapped gift along. Everyone is welcome, a gift is **NOT** required to play! Call your local office for more information.

In cases of inclement weather, please call ahead!

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**Location** Townhouse Apartments in Iola

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**Location** Park Place Apartments in Osage City

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**Location** Paola Senior Center in Paola

**Special Accommodations:** Please contact us 2 weeks prior to a meeting to request accommodations.

For more information and locations please call or email us:

1-800-580-7245
info@rcilinc.org
10 Warning Signs of Alzheimer's

Memory loss that disrupts daily life

One of the most common signs of Alzheimer's is memory loss, especially forgetting recently learned information. Others include forgetting important dates or events; asking for the same information over and over; increasingly needing to rely on memory aids (e.g., reminder notes or electronic devices) or family members for things they used to handle on their own.

*What's a typical age-related change?* Sometimes forgetting names or appointments, but remembering them later.

Challenges in planning or solving problems

Some people may experience changes in their ability to develop and follow a plan or work with numbers. They may have trouble following a familiar recipe or keeping track of monthly bills. They may have difficulty concentrating and take much longer to do things than they did before.

*What's a typical age-related change?* Making occasional errors when balancing a checkbook.

Difficulty completing familiar tasks at home, at work or at leisure

People with Alzheimer's often find it hard to complete daily tasks. Sometimes, people may have trouble driving to a familiar location, managing a budget at work or remembering the rules of a favorite game.

*What's a typical age-related change?* Occasionally needing help to use the settings on a microwave or to record a television show.

Confusion with time or place

People with Alzheimer's can lose track of dates, seasons and the passage of time. They may have trouble understanding something if it is not happening immediately. Sometimes they may forget where they are or how they got there.

*What's a typical age-related change?* Getting confused about the day of the week but figuring it out later.

Trouble understanding visual images and spatial relationships

For some people, having vision problems is a sign of Alzheimer's. They may have difficulty reading, judging distance and determining color or contrast, which may cause problems with driving.

*What's a typical age-related change?* Vision changes related to cataracts.

New problems with words in speaking or writing

People with Alzheimer's may have trouble following or joining a conversation. They may stop in the middle of a conversation and have no idea how to continue or they may repeat themselves. They may struggle with vocabulary, have problems finding the right word or call things by the wrong name (e.g., calling a "watch" a "hand-clock").

*What's a typical age-related change?* Sometimes having trouble finding the right word.

Misplacing things and losing the ability to retrace steps

A person with Alzheimer's disease may put things in unusual places. They may lose things and be unable to go back over their steps to find them again. Sometimes, they may accuse others of stealing. This may occur more frequently over time.

*What's a typical age-related change?* Misplacing things from time to time and retracing steps to find them.
Decreased or poor judgment
People with Alzheimer's may experience changes in judgment or decision-making. For example, they may use poor judgment when dealing with money, giving large amounts to telemarketers. They may pay less attention to grooming or keeping themselves clean.

What's a typical age-related change? Making a bad decision once in a while.

Withdrawal from work or social activities
A person with Alzheimer's may start to remove themselves from hobbies, social activities, work projects or sports. They may have trouble keeping up with a favorite sports team or remembering how to complete a favorite hobby. They may also avoid being social because of the changes they have experienced.

What's a typical age-related change? Sometimes feeling weary of work, family and social obligations.

Changes in mood and personality
The mood and personalities of people with Alzheimer's can change. They can become confused, suspicious, depressed, fearful or anxious. They may be easily upset at home, at work, with friends or in places where they are out of their comfort zone.

What's a typical age-related change? Developing very specific ways of doing things and becoming irritable when a routine is disrupted.

What to do if you notice these signs
If you notice any of the 10 Warning Signs of Alzheimer's in yourself or someone you know, don't ignore them. Schedule an appointment with your doctor.

With early detection, you can:
Get the maximum benefit from available treatments – You can explore treatments that may provide some relief of symptoms and help you maintain a level of independence longer. You may also increase your chances of participating in clinical drug trials that help advance research.

Have more time to plan for the future – A diagnosis of Alzheimer's allows you to take part in decisions about care, transportation, living options, financial and legal matters. You can also participate in building the right care team and social support network.

Help for you and your loved ones – Care and support services are available, making it easier for you and your family to live the best life possible with Alzheimer's or dementia.

When you see your doctor
Your doctor will evaluate your overall health and identify any conditions that could affect how well your mind is working. Your doctor may refer you to a specialist such as a:

- **Neurologist** – specializes in diseases of the brain and nervous system
- **Psychiatrist** – specializes in disorders that affect mood or the way the mind works
- **Psychologist** – has special training in testing memory and other mental functions
- **Geriatrician** – specializes in the care of older adults and Alzheimer's disease

This article is from Alzheimer's Association at
www.alz.org/alzheimers_disease_10_signs_of_alzheimers.asp?type=alzchptfooter
Medicare: Durable Medical Equipment Competitive Bidding Program

As of July 1, 2013, Medicare has a new Durable Medical Equipment (DME) Competitive Bidding Program in 99 areas of the country including the Kansas City and Wichita areas. This program applies to individuals who have original Medicare only. It doesn't apply to people who have a Medicare Advantage Plan. The Medicare Advantage Plan will notify people if their supplier will be changing. The DME competitive bidding program changes the amount Medicare pays suppliers for certain durable medical equipment, prosthetics, orthotics, and other medical supplies. It also ensures that people have access to quality medical equipment, supplies, and services.

The purpose of the new DME Competitive Bidding Program is to replace the outdated prices that Medicare has been paying with lower and more accurate prices. So now under this program, the suppliers are to submit bids to Medicare to certain medical equipment and supplies at a lower price than what Medicare now pays for those items. Then Medicare uses those bids to set the amount it will pay for equipment and supplies under the new competitive bidding program. At that point, Medicare will select qualified and accredited suppliers with their winning bids to be their Medicare-contracted suppliers. For an example, people may no longer be able to purchase a wheelchair from any wheelchair vendor. Instead, people will now have to go to the vendor that won the new competitive bid through Medicare to purchase a wheelchair. This also applies to people who need multiple pieces of durable equipment or supplies. Those people may have to go to several vendors to get what they need because one vendor may win the competitive bid for one piece of equipment but not for the other supplies that they need.

Below is a list of items and supplies that are included in the new DME competitive bidding program:
- Oxygen, oxygen equipment, and supplies
- Standard power wheelchairs, scooters, and related accessories
- Complex rehabilitative power wheelchairs and related accessories
- Mail-order diabetic supplies
- Enteral nutrients, equipment, and supplies
- Continuous Positive Airway Pressure (CPAP) devices, Respiratory Assist Devices (RADs), and related supplies and accessories
- Hospital beds and related accessories
- Walkers and related accessories
- Negative Pressure Wound Therapy pumps and related supplies and accessories
- Support surfaces such as mattresses and overlays

For more information about the DME competitive bidding program, visit the Medicare website at www.medicare.gov/what-medicare-covers/part-b/durable-medical-equipment-bidding.html or contact Medicare at 1-800-633-4227.

RCIL Consumer Newsletter

When do I get to enroll Medicare Part D?
October 15 - December 7

When is Disability Employment Awareness Month?
It is the month of October. Some communities in Kansas provide Disability Mentoring Day (DMD) in October. DMD is an event for people with disabilities to get together to learn about employment and to job shadow a business. Check with your local RCIL office to find out if there is a DMD in your area.

Who do I call to get an assessment for Home and Community Based Services Program?
Contact your local Aging and Disability Resource Center (ADRC). It is also known as Area Agency on Aging (AAA).

Contact the Information & Referral Specialist at 1.800.580.7245 to apply or have questions.
Moved?
If you've moved or changed your phone number, name, or email address, call 1.800.580.7245 so we can keep in contact with you!

We're on the Web!
Visit us at: www.rcilinc.org
Find us on:

RCIL Home Office
Address
P.O. Box 257
1137 Laing
Osage City, KS 66523
Phone
1.785.528.3105 Voice
1.800.580.7245 Toll Free
1.785.528.3106 TDD
Fax
1.785.528.3665

Satellite Offices
El Dorado
615 1/2 N. Main
El Dorado, KS 67042
1.316.322.7853 Voice
1.800.960.7853 Toll Free
1.316.322.7888 Fax

Iola
335 N. Cottonwood St., Suite C
Iola, KS 66749
1.620.365.8144 Voice
1.877.944.8144 Toll Free
1.620.365.7726 Fax

Emporia
215 W. 6th Ave., Suite 208
Emporia, KS 66801
1.620.342.1648 Voice
1.888.261.4024 Toll Free
1.620.342.1821 Fax

Topeka
1507 SW 21st St., Suite 203
Topeka, KS 66604
1.785.267.1717 Voice
1.877.719.1717 Toll Free
1.785.267.1711 Fax