

418 Washington Street • Quincy, IL 62301 • (217) 223-2636

#### From Administration

MEDICARE ADVANTAGE - OR IS IT?

I would be willing to be that you can't go a day without hearing a commercial about the MEDICARE ENROLLMENT DEADLINE. From October 15 thru December 7 every year we are inundated with these "celebrities" informing us to call the Medicare Help line. "Call today to see what benefits you deserve," free dental, transportation, meals and more, and "It's free" they say. Well, at least the call is free.

There is so much more they don't say that you need to be aware of. These Medicare Advantage Plans are underwritten by major Insurance companies who have contracted with the Federal Government to provide Medicare benefits to enrollees. This is an option enrollees have instead of traditional Medicare.

With traditional Medicare, recipients can choose where they want to receive services when needed and those providers they choose are paid on a fee for service basis, with rates set by the government. For Skilled Nursing Care, for instance, the Medicare Handbook says that a recipient can have up to 100 days of skilled coverage, with the first 20 paid at 100%. The small print however says "as long as they need and receive a skilled level of care." Skilled Nursing Facilities, working with the enrollee, doctor and Therapist, determine when a resident has reached their maximum level of care for which they are entitled to their Medicare Part A benefit. The average length of stay for our residents with a traditional Medicare Part A plan is 22.1 days.

Continued...

# January 2022

This makes for some interesting statistics. 54.1% of our short-Term Rehab residents return home after their Medicare Part A stay is over. This is higher than the national average of 50.8% and significantly higher than the Illinois average of 47.1%. Of those discharged after their Part A benefit is reached in the Nursing Home, 22% require additional therapy services, either through Home Health or as out-patient.

Medicare Part C, or Medicare Advantage plans,

require prior authorization for skilled services and the Insurance Company tells us how many days of therapy they will pay for. Understand they make these decisions over the phone without any personal contact with the enrollee, only reviewing the medical record. Remember, these Insurance companies contract with the Government for a specified fee, and they get to keep as profit any amount not paid out to providers. The average length of stay for Medicare Advantage enrollees here at Sunset is 13.4 days, as we are only allowed to treat as skilled the number of days authorized by the Insurance company. Many times, these residents are still progressing toward a maximum level of recovery, and still require additional therapy, but are denied coverage. They are then faced with the choice of staying for additional therapy and paying for it privately, or risk going home before they feel comfortable doing so. Many times, they are denied admission altogether and forced to return to their prior residence, even if they need and require therapy and nursing care beyond what can be provided by Home Health services. Bottom line is that the profit motive for these plans sometimes conflict with the needs of the enrollees.

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The ads you see on television promote all of the "extras" you get with these plans. These benefits are value added services, but are relatively inexpensive to offer, but the more complex care needed, such as skilled nursing care, is rationed as they see fit.

The Medicare Modernization Act of 2003 revised the Medicare Advantage formula and enrollment in these plans exploded. Today, 40% of all beneficiaries now surrender choice to a growing array of supplemental services. Medicare Part C was supposed intended to control runaway healthcare costs, yet the program has yet to achieve a net savings, while the Insurance companies are raking in the profits.

So those of you who are at or nearing 65 years of age and ready to apply for Medicare, be sure to know what you are getting and the choice you are giving up. Free meals and transportation aren't worth much if the care you need when you get there is not paid for and you get a huge bill in the mail. Traditional Fee for Service Medicare may not give you "Silver slippers", but it will pay for your therapy and nursing care when you really need it. Remember, you paid into the Medicare program your whole working life and the benefit is yours when you turn 65.

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Be sure you can get your money's worth of benefits when you need them and not the Insurance Companies taking away your choice.

#### PROJECT UPDATE:

We had a successful soft open house on December 2nd for our new Assisted Living building. The interest in this is growing and we received a number of room deposits for when it is licensed and open for business. If you were unable to make it on the 2nd, please get in touch for a personal tour. The supply chain bug bit us with some of the needed construction supplies as well as some of the furniture and fixtures, but we are still hopeful to be able to get it licensed and open by early spring of 2022.

I hope you all had a joyous and blessed Christmas and wishing you a very happy and prosperous New Year.

> Jerry Neal, Administrator



## What Is Sensory Therapy?

The human body's five major senses are easy to name—touch, sight, hearing, smell and taste—but the way they affect our overall well-being is anything but basic. That's why sensory therapy, a method of engaging one or more of the senses, has become common in health care.

Although anyone can benefit from sensory therapy, it's often used to relieve agitation in those with dementia. Providing meaningful objects can soothe an upset person or bring back a happy memory. For example, someone who loved to visit the beach may find comfort in playing with sand.

Stimulating the senses also boosts brain activity, so using finger paints, forming shapes with clay, and playing "guess the scent" games can be fun exercises for people with dementia. Tasks such as folding towels, sorting coins or shuffling cards have a similar effect while also giving folks a sense of purpose.

No matter who you are, focusing on a specific sense can calm a stressed-out mind. A soft blanket, gentle melody or soothing fragrance are classic relaxing techniques that also count as sensory therapy.



### **Resident Birthdays:**

1/06: Bernice Walz 1/14: Robert Buck 1/17: Connie Huston 1/19: Debra Perkins 1/20: Margaret Byers 1/25: Lewis Preston



### **Employee Birthdays:**

Birthdays:

1/03 Amber Welte

1/06: Bridget Eddy

1/10 Cody Welte

1/13: Alyssa Richardson

1/14: Monica Albright

1/16: Jennifer Cantrell

1/19: Terri Risley

1/22: Colleen Berry

1/23: Rachel Green

1/26: Kennedy Burton



## **Welcome New Employees:**

Audrey Evans: CNA Bobbie Johnson: CNA Isaiah Strub: Dietary Aide Corbin Day: Service Attendant/Transporter

Jennifer Raymond: Cook

**Emerson Wolny:** Service Attendant

April Summers: Dietary Aide



## **Choose a Word of** the Year

Instead of making a New Year's resolution, many people pick a word of the year, which serves as motivation for daily activities as well as bigger goals. Brainstorm a list of inspirational words, such as "grow," "balance," or "reflect." After you choose a word, write it on a note and place it where you'll see it every day.

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@Sunset Assisted Living

@Sunset Apartments & Villas

#### Wit & Wisdom

"We all have dreams. But in order to make dreams come into reality, it takes an awful lot of determination, dedication, self-discipline and effort." —Jesse Owens

"When you follow your dreams, you encourage other people to follow theirs."

—Nafessa Williams

"Thankfully, dreams can change. If we'd all stuck with our first dream, the world would be overrun with cowboys and princesses." —Stephen Colbert

"So many of our dreams at first seem impossible, then they seem improbable, and then, when we summon the will, they soon become inevitable." —Christopher Reeve

"Dreams say what they mean, but they don't say it in daytime language." -Gail Godwin

"Dreams are renewable. No matter what our age or condition, there are still untapped possibilities within us and new beauty waiting to be born."

—Dale Turner

"The best way to make your dreams come true is to wake up." —Paul Valéry

#### **Crossword Puzzle**

1	2	3	4		5	6	7	8	9		10	11	12	13
14					15						16			
17					18					19				
20				21						22				
		23	24						25					
26	27							28				29	30	
31						32	33					34		35
36					37						38			
39				40						41				
	42		43						44					
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47	48	49					50					51	52	53
54					55	56					57			
58					59						60			
61					62						63			

#### **ACROSS**

- "Centennial State": abbr.
- 5. Persian
- 10. Punches
- 14. Declare firmly
- 15. Taboos
- 16. Odds and ends
- 17. Become furious
- 18. Oppose verbally
- 20. Mid-6th-century date
- 21. Animal shelter
- 22. Fictional king 23. Closes noisily
- 25. Truck scale division
- 26. Draw
- 28. "\_\_ it!"; phrase from the disgusted
- 31. Make joyful
- 32. Lacking originality
- 34. \_\_ de plume
- 36. Have status 37. Sows and others
- 38. Character in "Frankenstein"
- 39. Cockney domicile
- 40. Sharp edge
- 41. Fabric with a pastoral pattern
- 42. Venerates
- 44. Like some vegetables and some laughter
- 45. Fresh

- 46. Accessory
- 47. Fry lightly
- 50. Spray
- 51. Intuition, for short
- 54. Shortening
- 57. Met number
- 58. Edible mollusk
- 59. Hot under the collar
- 60. Nuisance
- 61. Actor Chandler
- 62. John Jacob or Mary 63. Adams or Falco

#### DOWN

- 1. Jack, for one
- 2. Skating rink
- 3. Made laws
- 4. Mine car load
- 5. Money to declare to Uncle Sam
- 6. TV miniseries of 1977
- 7. Name for two of Henry
- VIII's wives 8. Word with what or can
- 9. UN member
- 10. Foretelling
- 11. Stinky
- 12. Type size
- 13. Tipsy ones
- 19. Love: Ital.
- 21. Concern
- 24. Guitar's ancestor 25. Carryall

- 26. Flying: pref.
- 27. Beast of burden
- 28. Penalty
- 29. Directed skillfully
- 30. Peter O'\_
- 32. Poet's contraction
- 33. Disencumber
- 35. Talking animal 37. Killed
- 38. Charged particles
- 40. Animal classification
- 41. Baked dessert 43. Prompt
- 44. Sioux's foe
- 46. Blotchy horse
- 47. Bag
- 48. In a skillful way
- 49. \_\_ Mountains
- 50. Veal or venison
- 52. Enthusiastic affirmative
- 53. Cracker topper
- 55. Name for an Italian girl
- 56. Wedded one: abbr.
- 57. Ridicule





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