



Milestones™

News and Possibilities for Seniors

October 2016 • Free

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Just turned 65? Medicare beckons



Milestones file photo

Even if you are still working and have health insurance through an employer, you should sign up for Medicare Part A when you turn 65.

By Linda L. Riley

If you are receiving Social Security benefits, when you turn 65 you will be automatically enrolled in Medicare Parts A and B. If you are not yet on Social Security, you must sign up for Medicare Part A within the period three months before to three months after the month you turn 65, or face penalties for late enrollment. This is true for Part A even if you – or your spouse – are employed and covered by health insurance through an employer. However, you do not have to sign up for Part B if you have employer-provided coverage. If you stop work and lose that coverage, you are eligible for a Special

Enrollment Period for eight months following termination, during which you can sign up for Part B or for a Medicare Advantage or Medigap plan. (See related articles, pages 4, 6, 8.)

Coverage and costs

Part A covers some of the costs of hospital stays, inpatient rehabilitation hospitals, skilled nursing care and some home health care after a hospital stay. There is a \$1,288 annual deductible that you pay before coverage begins. After that, the first 60 days of hospitalization are completely covered. For longer stays, there are copays.

• continued on page 5

Deadline reminders for Philadelphia Residents

- Last day to register to vote in the fall election: Oct. 11
- Last day to submit an absentee ballot: Nov. 4, 5 p.m.
- Last day to apply for an absentee ballot: Nov. 2, 5 p.m.
- Last day to use produce vouchers: Nov. 30

Health Care

Funny-faced faux physicians clown around at hospitals

By Rita Charleston

Esther Gushner is not like any other 78-year-old you're likely to find walking down a hospital hallway. She wears a lab coat, so she could be one of the doctors – but for the funny sayings written all over the coat. And then there's the black derby hat; the red and yellow sneakers; the giant teabags worn as chandelier earrings; and the red flower decal on her nose.

Her persona: DR CurlyBubbe.

Her mission: To bring cheer to the patients at hospitals throughout the region, including University of Pennsylvania Hospital (HUP); Thomas Jefferson University Hospital; Jeanes Hospital; Roxborough Memorial Hospital; and St. Christopher's Children's Hospital.

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Photo courtesy Esther Gushner

Esther Gushner as "DR CurlyBubbe" brings cheer to hospital patients.

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Health Brief

Rheumatoid arthritis can take a toll

Rheumatoid arthritis (RA) affects more than 1.3 million Americans, 75% of them women. In RA, an autoimmune form of arthritis, the body's immune system attacks the lining of the joints, causing painful swelling that can lead to joint deformity over time. RA signs and symptoms may include tender, warm, swollen joints; joint stiffness that is usually worse in the mornings and after inactivity; and fatigue, fever and weight loss.

RA often affects the smaller joints first – especially the joints that attach fingers to hands and toes to feet. As the disease progresses, symptoms often spread to the wrists, knees, ankles, elbows, hips and shoulders.

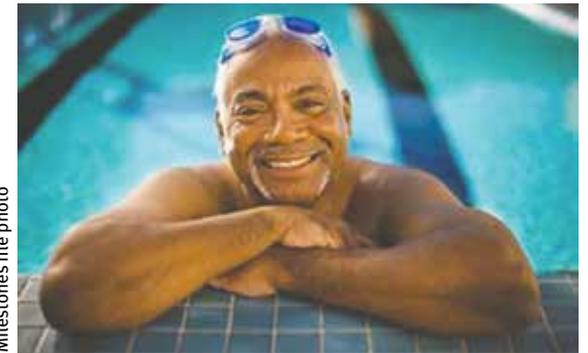
RA has been described as a disease of unpredictable ups and downs. Joints can feel good one day, but the next day a person with RA can feel intense and debilitating swelling and pain. Such symptom episodes are called flare-ups.

Ongoing high levels of inflammation from this autoimmune disorder can cause problems in other parts of the body, among them:

- **Eyes** – Dryness, pain, redness, sensitivity to light and impaired vision
- **Mouth** – Dryness and gum irritation or infection
- **Lungs** – Inflammation and scarring that can lead to shortness of breath
- **Blood vessels** – Inflammation of blood vessels that can lead to damage in the nerves, skin and other organs
- **Blood** – Anemia, a lower than normal number of red blood cells

There is no known cause for this disorder. However, genes, hormones and environmental factors are thought to play a role.

Early diagnosis of RA is key. For most people with RA, early treatment can help control joint pain and swelling and lessen joint damage. If you feel you may have RA symptoms, it's best to consult with a rheumatologist, a physician who specializes in arthritis and other diseases of the joints, muscles and bones. A rheumatologist can also help to rule out other disorders which



Milestones file photo

Water aerobics are among the best exercises for rheumatoid arthritis.

can mimic RA, such as lupus, fibromyalgia and gout.

While there's no cure for RA, anti-inflammatory medications can help to lessen symptoms in milder cases. In more severe cases, immuno-suppressive drugs may be used to slow the progression of the disease and prevent damage to the joints and other tissues. Surgery may be considered for RA to relieve extreme pain and improve function of severely deformed joints.

Experts say the best forms of exercise for people RA are those that put minimal impact on affected joints. These include low-impact aerobic dance, water exercises, walking or stationary bicycles. Individuals should check with their physician before starting any exercise regimen.

Physical therapy may also be recommended to improve mobility and restore the use of affected joints; increase strength to support the joints; and maintain the ability to perform daily activities. Occupational therapists can help people with RA learn how to modify their home and workplace environments to reduce motions that might aggravate symptoms. They can also recommend assistive devices to aid in driving, bathing, dressing, housekeeping and other tasks as appropriate.

For more information, including resources and support, contact the Arthritis Foundation (Eastern Pennsylvania): 111 S. Independence Mall East, Suite 500; 215-574-3060; or www.arthritisfoundation.org/eastern-pennsylvania.

(Information above compiled from the American College of Rheumatology, the Arthritis Foundation and the Mayo Clinic)

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TO LEARN MORE, please contact Emma Satchell or Ben Rosenberg at the Center for Neuromodulation in Depression and Stress at **215-573-0083** or by email at satchell@mail.med.upenn.edu or brosenb@mail.med.upenn.edu.

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Health Care

Comparison shopping pays off when considering a Medicare Advantage Plan

By Linda L. Riley

Medicare Advantage Plans roll the benefits of both Medicare Parts A and B into a single plan, which carries lower costs and co-pays for most services. Part of the reason for the lower costs is that these generally are offered by insurers that restrict which doctors and hospitals you can use, which helps to keep costs down. You can check to see if your doctors are part of the network. To enroll in an Advantage plan, you must first be signed up for Medicare Part A, so that you are in the Social Security/Medicare system; but you should not sign up for Part B.

Subscribers to an Advantage plan generally pay a monthly premium in addition to the one paid for Part B, although some Advantage plans have no additional premium. The premiums are considerably lower than those for Medigap plans. (See story about Medigap plans on page 6; and chart below.) There are generally co-payments for covered services, but those are lower than the 20% charged by Medicare Part B. Some plans have deductibles, or amounts you must spend before coverage begins.

To begin researching plans, go to www.medicare.gov, and click on "Sign Up/Change Plans" in the top navigation bar. If you choose "Find health & drug plans," you'll be prompted to put in your zip code, then to provide some basic information about your situation. It will save you time and aggravation later if you take the time to create an account; because if you leave the page without doing so, you will have to enter all of the information again each time.

Next you will be prompted to enter the prescriptions you are taking. This is a key step, which you want to complete fully and accurately, because this will play a large part in determining what plan is best for you. Once you've completed this, you'll be asked to choose a pharmacy near where you live, and then you'll be presented with a choice of whether you want to see:

- Prescription Drug Plans with Original Medicare
- Medicare Health Plans with drug coverage (These are Medicare Advantage



Milestones file photo

One size definitely does not fit all: The best coverage at lowest cost for one spouse may not be best for the other.

plans)

- Medicare Health Plans without drug coverage (also Medicare Advantage)

You can choose all three, but that may be overwhelming – in Philadelphia, that would present 47 plans. You can check off three plans within any of these three categories to compare costs and benefits.

Comparison shopping

To research this story, I used my health information and my husband's for purposes of comparison.

The reasons why you would want to join a Medicare Advantage plan are immediately apparent if you compare the cost of Original Medicare (Part B), which is the first plan listed, with any of the oth-

ers. I looked at Medicare Health Plans with drug coverage – that narrowed it down to 16 plans. My estimated cost with Original Medicare Parts A and B was \$7,380 per year. The Advantage plan cost estimates ranged from \$3,770 to a high of \$5,760; much less than Original Medicare.

Information provided includes the estimated annual health and drug costs; monthly premium; monthly deductibles and drug copays; co-insurance; and the overall Star Rating. There are also links to the plans' websites, where you can get a more detailed explanation of costs and benefits and see if your doctors accept this insurance.

I chose three plans to compare, which I will call Plans X, Y and Z, with Z being overall the most expensive. Each plan had pros and cons, and both costs and coverage varied considerably, as can be seen by the Medicare Advantage Comparison chart below. Most illuminating was the fact that, while each of the initial comparisons indicated that all three plans offered vision, hearing and dental coverage, the benefits were not comparable at all. Other benefits,

• continued on page 5

MEDICARE ADVANTAGE COMPARISON: WHAT YOU PAY

COSTS	Plan X	Plan Y	Plan Z
PREMIUM (in addition to regular Part B)	0	\$110	\$31
Estimated total annual costs	\$3,770	\$4,340	\$5,560
Estimated monthly prescription costs	\$68.40	\$19.90	\$199.54
Primary care doctor visit	\$10	0	\$10
Specialist	\$45	\$35	\$40
Dental coverage			
Cleaning	One free	Two free	\$40
X-rays	One free	One free	no
Fluoride	No	One free	no
Oral exam	One free	Two free	included in \$40 for cleaning, one a year
Other	No	\$800 covered after \$50 deductible	no
Hearing coverage			
Exam to diagnose	\$45	\$35	\$50
Routine annual	0	0	0
Hearing aid	Up to \$1000 every 3 years	Up to \$1000 every 3 years	No
Ambulance	\$300	\$175	\$150
Vision coverage			
Routine annual exam	0	0	No
Diagnostic and glaucoma screening	\$45	\$35	\$40
Contact lenses or glasses	Up to \$200 annually	Up to \$200 every two years	No
Diabetes monitoring supplies	0 - 20%	0-20%	0
Renal dialysis			
At a dialysis center	0	20% of cost	20% of cost
At a hospital as an outpatient	20% of cost	20% of cost	20% of cost

Medicare

• continued from page 1

There is no monthly payment, or premium, for Part A if either you or your spouse have worked and paid Medicare taxes for at least 40 quarters (10 years). If one of you has not worked 40 quarters, you will pay a premium to enroll, based on how many quarters you have worked.

Part B helps cover doctor visits; outpatient services; x-rays; lab tests; ambulance services; hearing and balance exams; occupational and physical therapy; x-rays; kidney dialysis; second surgical opinions; and some medical supplies and equipment, which have been prescribed by a doctor. Part B also helps cover preventive services, such as flu shots and tests, such as mammograms, colonoscopies and screenings for diabetes.

There is a monthly premium for Part B, which for most people who enroll this year, and who are earning \$85,000 a year or less, is \$121.80. (People already enrolled may pay a lower premium.) If you are receiving Social Security, this will be automatically deducted from your check. There is also a 20% co-pay for most services.

There is no automatic enrollment, whether or not you are on Social Security, in Medicare Part D, which provides prescription drug coverage. However, there are penalties if you do not sign up for a prescription plan and later decide you want one. You can choose a prescription-only plan. Another option is to get your prescription and other coverage through a Medicare Advantage Plan. These plans are designed to cover the costs not covered by Medicare Parts A and B, and offer a wide range of choices. (See related article, page 4.) To enroll in a Medicare Advantage Plan, you must first be signed up for basic Medicare.

Contact Linda L. Riley at lriley@pcaphl.org

How to sign up for basic Medicare – Parts A and B

There are three ways to sign up:

- Apply online at Social Security: www.ssa.gov/medicare
- Visit your local Social Security office
- Call Social Security at 1-800-772-1213 (TTY users, call 1-800-325-0778)

Advantage

• continued from page 4

such as coverage for diabetes supplies and renal dialysis, also varied significantly. So in considering which one to choose, it is important to look carefully at those areas where you are most likely to need more coverage. Creating a chart for comparison is a bit tedious, but may save you money in the long run.

No “one size fits all”

It is not wise to decide both you and your spouse want to go with the same insurer, for the sake of simplicity; that could cost you dearly. I did the same search for an Advantage plan based on the medications my husband is prescribed, and his results ranged from a low of \$8,360 per year to \$9,750. The insurer that was lowest cost for him was one of the higher cost ones for me; and the one that looked best for me was the most expensive plan for

him. So there is absolutely no one-size-fits-all plan; you have to go through the process for each person to choose the plan that offers the best coverage at the lowest price.

One other factor to compare is the difference in costs between retail pharmacies and mail order. A comparison of my options revealed that, at one of my local pharmacies my prescriptions would cost \$110 a month; at another, the cost would be \$98 a month; and mail order brought the cost down to \$88 a month, but would require paying for three months' supply at a time. This would save money, but could be difficult, depending on your cash flow.

If all of this is bewildering, don't despair; help is available. Contact the AP-PRISE office that serves your zip code, and make an appointment to speak with a counselor who can help you through the maze. (See story, page 10.)

Contact Linda L. Riley at lriley@pcaphl.org

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Health Care

When and how to choose a Medigap plan to supplement Medicare benefits

By Linda L. Riley

Medigap plans are an add-on to Original Medicare, and pick up the cost of deductibles and co-pays. They generally cost more, and pay for more of the costs of hospitalization and skilled nursing facilities than do Medicare Advantage plans. (See story on Medicare Advantage, page 4.)

All Medigap plans cover all hospitalization expenses, and also pay 100% of costs for 365 days beyond what Original Medicare covers. The Hospitalization Cost Comparison chart (below) lays out comparative costs between three Advantage plans and Medigap plans.

If you have significant health problems, have one or more chronic conditions that put you at risk to be hospitalized, or need skilled nursing care, a Medigap plan may be your best choice – if you can afford it.

There are 10 different types of Medigap plans, and each of them offers specific coverage which is mandated by the fed-



Milestones file photo

Medigap plans cost more, but offer more flexibility and generally cover more than Medicare Advantage plans.

while the other was \$221 – for the same coverage. With Medigap plans, you must also pay your Part B premium, which is generally between \$104 and \$122 per month, depending on when you enrolled and your income level. And they do not cover dental, vision or hearing costs – or prescription medications.

To find a Medigap plan, go to www.medicare.gov and click on “Supplements & Other Insurances” in the top navigation bar; then choose “Find a Medigap Plan.” This will bring up a chart that lets you choose which of the 10 Medigap plans you want to look at. The chart gives you a snapshot of what each plan covers, with green checkmarks on items covered and a red X

HOSPITALIZATION COST COMPARISONS: WHAT YOU PAY

Original Medicare	Medigap	Advantage Plan X	Advantage Plan Y	Advantage Plan Z
Deductible: \$1,288	No deductible	No deductible	No deductible	No deductible
Days 1-60: 0	0	Days 1 - 6: \$295/day copay	Days 1 - 6: \$225/day copay	Days 1 - 4: \$150/day copay
Days 60 - 90: \$322	0	Days 7+: 0	Days 7+: 0	Days 5 +: 0
Day 91 - 131: + \$644	0			
Day 131+ : you pay all costs	After Day 131: Another 365 days are covered at 100%			

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eral government. The private insurance companies that participate in Medigap can offer as many or as few of these as they want.

- All permit you to choose any doctor that accepts Medicare.
- Some plans will cover medical care for emergencies when traveling in a foreign country.
- All of them cover the copays for hospitalization, plus another 365 days after Medicare benefits end.
- Some cover the 20% co-pays for services through Part B; others require a copay of \$20 for office visits.
- Coverage of copays for skilled nursing facilities varies from Medigap Plan A, which does not provide any additional coverage; to plans that pay 50%, 75% or 100% of copays.

Premiums vary depending both on the coverage offered and on whether or not you smoke; where you live; and, in many cases, your age. Rates are up to the individual providers, so there can be significant differences in the costs of these plans. A comparison of two different companies' costs for Plan A showed one company's monthly charge was \$100

on those that are not included. Select one, and the site will produce a list of companies that offer this plan. Then you need to click through to get details on costs. It's a good idea to explore several different companies, even if you are sure of what plan you want, because of the extreme variation in the cost of premiums.

To enroll in a Medigap plan:

- You must be enrolled in Medicare Parts A and B, or “Original Medicare,” in order to enroll in a Medigap plan.
- If you are enrolled in a Medicare Advantage Plan, a Medigap plan cannot be sold to you.
- During your open enrollment period, Medigap companies must sell you a policy at the best available rate regardless of your health status, and cannot deny you coverage.

If all of this is bewildering, don't despair; help is available. Contact the AP-PRISE office that serves your zip code, and make an appointment to speak with a counselor who can help you through the maze. (See story, page 10.)

Contact Linda L. Riley at lriley@pcaphl.org

In Season

Recipes combining butternut squash with spinach are satisfying and nutritious



Squash is one of the oldest known crops; it was being cultivated 10,000 years ago, according to some estimates. Native Americans introduced early New England and Virginia settlers to squash, and settlers subsequently adopted it as a dietary staple to help them survive the harsh winters in their new land.

Squash comes in many varieties. Butternut squash (also known as winter squash) has yellow skin and orange fleshy pulp. The last months of the year are prime season for this vegetable, which is rich in vitamins

A and C, calcium, and iron. The dishes below pair butternut squash and spinach for enhanced nutritional power. (While not grown locally at this time of year, spinach is available year-round in grocery stores.)

Pasta with Butternut Squash and Spinach

(Serves 2)

Ingredients:

6 oz. spiral-shaped pasta
1 small butternut squash (about 1 lb.)
5 cups packed spinach leaves
2 garlic cloves
1 tbsp. olive oil
2 tsp. lemon juice
½ cup freshly grated Parmesan

Instructions:

Fill a 4-quart kettle ¾ full with salted water and bring to a boil for cooking pasta.

Quarter, seed and peel squash. Cut squash into ½-inch cubes. Coarsely chop spinach and mince garlic.

In a large heavy skillet, heat oil over moderately high heat until hot but not smoking. Sauté squash with salt to taste, stirring occasionally, until almost tender, about 7 minutes.

While squash is cooking, cook pasta in boiling water until al dente. Reserve ½ cup cooking water and drain pasta.

Add spinach and garlic to skillet with squash and cook over moderately high heat, stirring, until any liquid is evaporated. Add pasta and reserved cooking water and bring to a boil. Season pasta with lemon juice, salt and pepper.

Remove skillet from heat and toss pasta with Parmesan.

Source: www.epicurious.com

Roasted Butternut Squash and Spinach

(Serves 4)

Ingredients:

1 medium butternut squash
2 tbsp. olive oil

1 tsp. olive oil
Kosher salt
Pepper
¼ cup sliced almonds
¼ tsp. ground cinnamon
Pinch cayenne pepper
4 cups baby spinach

Instructions:

Heat the oven to 425 degrees F. On a large-rimmed baking sheet, toss the butternut squash with 2 tbsp. of olive oil and ½ tsp. each of salt and pepper. Roast for 20 minutes.

Meanwhile, in a small bowl, toss the almonds with the tsp. of oil, then the cinnamon and cayenne. Scatter the almonds over the squash and continue roasting until the almonds are golden brown and the squash is tender, about 5 minutes more.

Scatter the spinach over the squash and almonds and let sit for 1 minute, then gently fold (or mix) together.

Source: *Woman's Day* magazine



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Health Care

When making prescription coverage choices, the details make the difference

By Linda L. Riley

Regardless of whether you choose a Medigap or Medicare Advantage plan, you will need to obtain some form of prescription drug coverage. If you delay doing this, and later want coverage, there will be a penalty for late enrollment.

Some Advantage plans include prescription coverage; if yours does, then you don't need to consider an additional plan. If yours does not, or if you have a Medigap plan, you need to select a prescription plan. To compare plans, go to www.medicare.gov and click on "Find health & drug plans." Follow the prompts, which will walk you through the search and produce plans available in your area. In order to get a clear idea of your options, it is crucial to enter your prescription information accurately, because the cost of the same medication can differ from one company to the next; and some medications may not be covered by all insurers.

When I did this search, using my hus-



Milestones file photo

It pays to shop around for the best prices on coverage; and to compare mail order to several different retail stores.

band's medications, 20 plans came up, with monthly premiums ranging from \$20 to \$63. You can sort based on several factors, including lowest premium;

lowest estimated annual costs; lowest deductible; and whether there are restrictions on what drugs are covered. Each time I searched, a different company

came up first, so it is important to consider all of the costs that go into a plan.

The costs of Medicare Part D prescription plans include:

- **Monthly premium** – Set by the insurer, generally the cost is \$20 and up, with no ceiling set by the government.
- **Deductible** – This is the amount you pay for medications, before your plan begins to pay. Some plans do not have one, but the standard initial deductible permitted by the government for 2017 is \$400.
- **Copay for prescriptions** – Set by the insurer, these can be as little as \$2 for a generic drug – to 20% of the cost for chemotherapy, or 33% of the cost for certain "specialty" medications.
- **Costs in the coverage gap or "donut hole"** – This is the period when your insurance company does not cover the cost of your prescriptions, and for 2017 it will begin when the total of your purchases reaches \$3,700 (also set by the government).

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Programs available to help make health insurance, prescriptions affordable

By Alicia M. Colombo

Seniors spend about 20% of their entire household income on health care, according to a report by The Employee Benefits Research Institute. An average 65-year-old individual with a life expectancy of 90 would require at least \$40,000 over a lifetime to cover recurring health care expenses, which include doctor visits, dentist visits and prescription drugs, the Institute estimates. The report also found that non-recurring expenses, such as hospital and nursing-home stays, outpatient surgery, and in-home health care, increase greatly toward the end of life, when savings are most likely depleted from previous needs and years of reduced-income in retirement.

Help is available to Medicare beneficiaries in the form of free, unbiased counseling and savings programs. Now that the annual open enrollment period for 2017 Medicare plans is upon us, the first step to

reducing costs is doing a free plan comparison. "You need to check your plan every year," said Joanne Burke, manager for APPRISE Program at Einstein Medical Center in Philadelphia. "It doesn't matter what plan you had last year or what your neighbor, your friend or what anyone else has. You have to make decisions based on what's right for you, based on your medications, health and financial situation. APPRISE counselors educate people about their options and help them save money on prescription drugs and health insurance coverage."

Research options every year

The reason why it's crucial to do a plan comparison every year, Burke says, is to check that your drugs are still on the formulary (or insurance plan's drug coverage list) and that your physicians are accepted in the plan. "Drug tiers change, networks and cov-

erage change," she said. "People can get stuck on a name. It's important to make a decision based on your specific needs. For example, I counseled one senior who was very loyal to one pharmacy. She always had all her prescriptions filled there and wanted to do all her shopping there, as well. When we did a comparison with other pharmacies, we found that another pharmacy could save this specific consumer \$30 a month. We're non-biased. We listen to seniors and give them all their options," said Burke.

Those options likely will vary for each person. "For married couples, you are totally independent once you are on Medicare. Each person needs to be concerned about his or her own prescriptions and health conditions. We do a plan search independently for each person. We do try very hard to make it as simple as possible, based on the information available to us," said

Burke.

In addition to answering Medicare beneficiaries' questions about Medicare and health insurance, the goal of APPRISE is to screen all participants for any programs that can help them save money. The Medicare Improvements for Patients and Providers Act (MIPPA) of 2008 is a multi-faceted piece of legislation related to Medicare. MIPPA supports the APPRISE program, and also funds the Medicare Savings Program (MSP) and Low-income Subsidy (LIS), two money-saving programs that are available to Medicare beneficiaries with limited income and assets. (Assets include cash in bank accounts, stocks and bonds, but not your primary home and car.)

Enroll any time

"People can enroll in these money-saving programs anytime throughout the year, not just during the annual open enrollment pe-

• continued on page 11

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Health Care

Help making it through the maze

By Alicia M. Colombo

Health care is a complex, and often, expensive maze for seniors to navigate. But you do not have to go through it alone. APPRISE is a free, unbiased counseling program for all Medicare beneficiaries, regardless of age or income. Specially trained counselors answer questions about health insurance and provide objective, easy-to-understand information. They can help determine whether an individual may be eligible for Medicaid, and submit an application. For Medicare beneficiaries and those already enrolled in Medicaid, they can help with choosing a prescription plan, and supplemental insurance.

"APPRISE can be instrumental in helping older adults maximize their Medicare coverage and choose a plan that fits their lifestyle and budget," said Wanda Mitchell, Philadelphia Corporation for Aging's (PCA) assistant director of In-home Support Program and volunteer services.

"Through this service, Medicare beneficiaries can receive free, unbiased, individual counseling from trained volunteers," Mitchell said. "They can explain the guidelines for Medicare eligibility and enrollment, and estimate an individual's expected annual expenses for premiums, deductibles, co-pays, and prescriptions based on the plans they choose. Beneficiaries also receive information on how Medicare Advantage plans, Medigap supplemental insurance, and Part D prescription drug benefits work together with original Medicare (Parts A & B) to help cover health care costs," she said.

Counselors work with Medicare beneficiaries to determine their individual health care needs and preferences, compare health insurance options, and obtain Medicare and supplemental coverage that's right for them.

Dual eligibles: A special case

People who are eligible for both Medicare and Medicaid often have special concerns. Medical Assistance, or Medicaid, can eliminate most out-of-pocket costs for health care. APPRISE can help



you look at plan options to maximize the benefits of having both Medicare and Medicaid.

Mitchell gave the example of one senior citizen who had just qualified for Medical Assistance/Medicaid, and was receiving care at home through PCA. His daughter wanted to ensure that her father was taking full advantage of his medical coverage. Before qualifying for Medicaid, he had been enrolled in an HMO that had co-pays and required referrals. His daughter made an appointment with an APPRISE counselor who reviewed his plan options and conducted a prescription drug plan comparison based on the medications he takes. As a result, the daughter was able to switch her father from an HMO back to Original Medicare/Medicaid and a stand-alone prescription drug plan. Because he received Medical Assistance, this eliminated any co-pays and referrals, and also enabled him to enroll in a prescription drug plan that had a \$0 monthly premium and covered his prescriptions at a \$0 co-pay.

The APPRISE counselor also advised him of his ongoing Special Enrollment Period, which allows the individual to change plans if he is ever prescribed a drug that is not on his current plan's formulary.

"The family appreciated the assistance of the APPRISE program, which helped make a confusing situation much easier to understand and also more affordable in this case," Mitchell said.

Contact Alicia M. Colombo at acolombo@pcaphl.org

Milestones wins national awards



Milestones file photos

Pictured above (left to right), Marcia Z. Siegal, Alicia M. Colombo and Linda L. Riley won awards for their stories in *Milestones*.

Milestones swept the field in the National Mature Media Awards, taking the gold, silver and bronze prizes for articles published in 2015. The prize-winning pieces and their authors were:

Gold: Teaching and learning at Graterford Prison by Marcia Z. Siegal

Silver: "Is This Thing On?" book helps "digital immigrants" bridge technology divide by Alicia M. Colombo

Bronze: Crusading librarian helped found nation's only library dedicated to HIV/AIDS by Linda L. Riley

For the past 15 years, *Milestones* has

been published monthly as a public service by Philadelphia Corporation for Aging (PCA). It is distributed, free, at more than 850 locations throughout Philadelphia, including senior centers, pharmacies, libraries and in honor boxes; and is read by more than 163,000 people each month.

The National Mature Media Awards is the nation's largest awards program that annually recognizes the best marketing, communications, educational materials and programs for adults age 50 and older.

Get help making Medicare choices

Medicare's annual open enrollment period for 2017 plans runs from October 15 through December 7. This is the only time most people can make changes to their Medicare coverage. APPRISE is a government-funded program through which trained volunteers provide free, unbiased, individual counseling to help Medicare beneficiaries consider their options for health insurance.

APPRISE counselors are available for appointments based on the zip code where the Medicare beneficiary lives. Contact them directly to schedule an appointment:

Einstein Medical Center: 215-456-7600

Zip codes: 19111, 14, 15, 16, 18, 19, 20, 24, 26, 28, 29, 35, 36, 40, 41, 44, 49, 50, 52 and 54.

The Mayor's Commission on Aging: 215-686-8462

Zip codes: 19102, 03, 04, 05, 06, 07, 12, 21, 22, 23, 25, 27, 30, 31, 32, 33, 34, 37, 38, 39, 42, 43, 45, 46, 47, 48, 51 and 53.

The Center for Advocacy for the Rights & Interests of the Elderly (CARIE) 215-545-5728

CARIE makes presentations for groups year-round, and provides one-on-one counseling to beneficiaries from any part of the city during Medicare's Annual Open Enrollment period.

Statewide APPRISE Helpline (toll-free in Pennsylvania): 1-800-783-7067.

Prescription coverage

• continued from page 8

To reach the “donut hole,” your prescription costs would average \$309 or more per month. If your costs are less than this, you will not reach it. Once you do, you will pay 49% of the retail cost of medications for generic drugs, and 40% for brand name drugs. The majority of these expenditures will count towards taking you to the point where you have spent \$4,950 out-of-pocket and enter

“Catastrophic Coverage,” through which you will pay a small copay of under \$10 for medications for the rest of the year.

People with Medicare who get Extra Help paying Part D costs won't enter the coverage gap. (See related story, page 8.)

Contact Linda L. Riley at lriley@pcaphl.org

Affordable programs

• continued from page 8

riod,” Burke said. “For every call into APPRISE, we do a screening for savings programs. There are a number of callers who are very grateful that we asked those questions and found out they were eligible. It's rewarding to find out we can help them.”

Through the Medicare Savings Program (MSP), the state will pay the entire Medicare Part B premium. In 2016, the cost was \$121.80 a month. The gross monthly income limits to qualify for MSP are: \$1,337 for a single person and \$7,280 in assets; and for two people, a combined monthly income of \$1,803 and \$10,930 in assets.

The Low-income Subsidy (LIS) provides “Extra Help” with prescription drugs. “If you are eligible and choose from the nine partnering Medicare Part D plans, you have no monthly premium and would pay no more than \$2.95 for generic drugs or \$7.40 for brand names,” Burke said. “‘Extra Help’ can save Medicare beneficiaries \$34 a month in premiums. Depending on your drugs, it could also save you hundreds of dollars and help avoid the donut hole,” she said. The gross monthly income and asset guidelines for LIS are: \$1,485 and \$13,640 for a single person; or \$2,003 and \$27,250 for a married couple.

Enrollment in MSP and LIS offers Medicare beneficiaries additional flexibility, beyond the obvious cost savings. “When you're accepted into either of these programs, you have the luxury of changing your Medicare plans monthly, should you choose. If you're not happy with the network, or if you develop an illness and need medications that are not on your

plan's formulary, you can change plans throughout the year,” said Burke.

Other savings options

Pennsylvania seniors whose income is above the LIS guidelines may qualify for assistance through the Pharmaceutical Assistance Contract for the Elderly (PACE and PACENET) programs, which have income guidelines, but no limit on assets. To qualify for PACE, total household income from 2016 cannot exceed \$14,500 for a single person or \$17,700 for a married couple. Through PACE, a 30-day supply of medications will cost \$6 for generic or \$9 for brand name. To qualify for PACENET, total household income must be \$14,501 to \$23,500 for a single person or \$17,701 to \$31,500 for a married couple. Through PACENET, medications cost \$8 for generics and \$15 for brand names.

“We struggle every day to try to reach all the Medicare beneficiaries to let them know about these money-saving programs, so we can screen and enroll them,” Burke said. “There are a lot of Medicare beneficiaries who qualify for these programs who are already receiving them, but there are also many Medicare beneficiaries out there who are unaware of the programs that are there to help them.” A call to APPRISE can make the difference.

For more information, go to www.benefitscheckup.org or contact APPRISE (see article, page 10).

Contact Alicia M. Colombo at acolombo@pcaphl.org



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October 2016

Milestones

Events that end with a \$ require an entrance fee or advance ticket purchase. Events that are free may request a donation or offer items for sale. Please call the number listed for information on pricing or other questions about an event.

Send your calendar items to: Attn: Calendar Editor, PCA Communications Dept., 642 North Broad Street, Philadelphia, PA 19130-3409
Phone: 215-765-9000, ext. 5081 • Fax: 215-765-9066 • E-mail: acolombo@pcaphl.org

Saturday

Sunday

Rosh Hashanah (begins at sundown) 2
Sundays on Stage: Enchantment Theatre Company's "Beast in the Bayou." Family-friendly performance with life-size puppets, masks, original music & theatrical effects. 2 p.m. (Doors open at 1:30 p.m.) Parkway Central Library. 215-686-5322.

9
American Sign Language Social Group. Learn or practice ASL in supportive environment. 1 p.m. NE Regional Library, Humanities Dept. Register: 215-685-0512.

16
30th Annual AIDS Walk/Philly 5K. Proceeds support the AIDS Fund. Run begins at 7:30 a.m., walk at 9 a.m. Eakins Oval, Phila. Museum of Art. Register or donate: 215-731-WALK or www.aidswalkphilly.org. \$

23
Philadelphia Chamber Music Society Presents: Pianists Anna Polonsky & Orion Weiss. 3 p.m. American Philosophical Society. Tickets: 215-569-8080. \$

30
Shanghai Acrobats of the People's Republic of China: Shanghai Nights. 2 p.m. Kimmel Center. Tickets: 215-893-1999. \$

Monday

3
Beginners Sewing & Exercise Classes. Sewing: 10 a.m., Mon. & Thurs. EnhanceFitness: 10:30 a.m., Mon. & Wed. Star Harbor Senior Center. 215-727-0100.
Take Charge of Your Health. St. Anne's Senior Center. 10 a.m. 215-426-9799.
The Doctor's in the House 10 a.m. Center in the Park. 215-848-7722.

10
Columbus Day (observed)
Philadelphia's Musical History & Polish Musicians. 12:30 p.m. Center on the Hill. Register: 215-247-4654.
SEXcessful Aging Workshop. Sexual health & sexuality as you age. 10:30 a.m. Center in the Park. Register: 215-848-7722.

17
Emotional Balance. Discuss feelings, resilience & stress management. 12:30 p.m. Center on the Hill. 215-247-4654.
Pretty in Pink Celebration of Life for All Cancer Survivors. Share feelings, support & coping skills. Facilitated by Women of Faith & Hope. Center in the Park. 1-3 p.m. Register: 215-848-7722.

24
United Nations Day
Images of America: Independence Hall & The Liberty Bell. 12:30 p.m. Center on the Hill. 215-247-4654.

31
Halloween
Philadelphia Chamber Music Society Presents: Jerusalem Quartet. 8 p.m. Kimmel Center. Tickets: 215-569-8080. \$

Tuesday

4
iPad Class. 1 p.m. Star Harbor Senior Center. 215-727-0100.
Senior Crime Prevention. 1 p.m. Center on the Hill. Register: 215-247-4654.
Silver Dollars: Financial Balance for Older Adults Series Begins. 10-11:30 a.m. Center in the Park. Register: 215-848-7722. (Oct. 11, 18 & 25.)

11
Yom Kippur (begins at sundown)
Chair Meditation. 11 a.m. Center on the Hill. 215-247-4654. (Continues Tuesdays through Nov. 1) \$
Silver Dollars: Financial Balance for Older Adults - Budgeting & Money Management. 10 a.m. Center in the Park. Register: 215-848-7722.

18
Dessert with a Docent.
Phila. Museum of Art exhibit, "Embracing the Contemporary," on European & American art. Refreshments. 1-2:30 p.m. Center on the Hill. Register by Oct. 11: 215-247-4654. \$
Silver Dollars: Financial Balance for Older Adults. 10 a.m. Center in the Park. Register: 215-848-7722.

25
African-American Journeys. Explore culture & history through writing & conversation. 1 p.m. Center in the Park. 215-848-7722.
Silver Dollars: Financial Balance for Older Adults - Talking About Money & Managing Stress. 10 a.m. Center in the Park. Register: 215-848-7722.

Wednesday

5
Intro to Spanish Conversation Class Begins. 2-3:30 p.m. Center on the Hill. Register: 215-247-4654. (Wednesdays through Nov. 23) \$
Trip: Harrington Casino in Delaware. 9 a.m. to 6 p.m. Departs/returns: PSC - Avenue of the Arts. Register: 215-546-5879. \$

12
Cell & Smartphone Workshop. Provides one-on-one help. Bring your phone & questions. 10 a.m. Center in the Park. Register: 215-848-7722.

19
Blood Pressure Screening. 9:30 a.m. Center in the Park. 215-848-7722. (3rd Wednesday of month)
Breast Cancer Awareness. Presentation by Fox Chase Cancer Center for National Breast Cancer Awareness Month in October. 11 a.m. St. Anne's Senior Center. 215-426-9799.

26
Book Club. Group meets monthly to select a book to read & discuss. 1 p.m. Star Harbor Senior Center. 215-727-0100.
Live Right: Healthy Eating & Nutrition. Interactive presentation & tasting by ShopRite Nutritionist Phyllis Lo-Duca. 11 a.m. St. Anne's Senior Center. 215-426-9799.

Thursday

6
Afternoon Movie: "The Lady in the Van" (2015). Based on a true story about a mysterious woman who temporarily parks in man's London driveway. Includes popcorn. 1:30 p.m. Center on the Hill. 215-247-4654. \$
Line Dance Class. 1 p.m. Star Harbor Senior Center. 215-727-0100. (Thursdays) \$

13
Nutrition Cooking Class. Learn to make healthy dishes. 11 a.m. Star Harbor Senior Center. 215-727-0100. (Oct. 20 & 27)
Philadelphia Chamber Music Society Presents: Mezzo-Soprano Magdalena Kozena & Pianist Malcolm Martineau. Works by Dvorak, Strauss, Faure & Schoenberg. 8 p.m. Kimmel Center. Tickets: 215-569-8080. \$

20
Celebration of Hope. Breakfast & conference for cancer patients, survivors & families. 8:30 a.m. to 2:30 p.m. Cancer Support Community Greater Phila. 215-879-7733.
Line Dance Celebration. Refreshments. 1 p.m. Center in the Park. Register: 215-848-7722. \$

27
Cancer Survivors' Reception. Celebration of life program & dinner. 4 p.m. Star Harbor Senior Center. RSVP: 215-727-0100.
Low Vision Support Group: Astigmatism. 10:15 a.m. Center in the Park. Register: 215-848-7722.
Misuse of Medication: Are You at Risk? Pharmacist discussion. 12:30 p.m. Center on the Hill. 215-247-4654.

Friday

7
An Afternoon with Mahalia & Friends. Gospel concert of songs from 60s-90s. Music of Mahalia Jackson, James Cleveland, Sam Cooke. 12 p.m. Deliverance Evangelistic Church. 215-391-4182.
Masquerade Fall Cabaret. DJ, food, raffles, dance contest. 11 a.m. to 4 p.m. St. Charles Senior Community Center. Tickets: 215-790-9530. \$

14
AARP Driving Class. Refresher course for people who completed full two-day class within past 3 years. 1 p.m. Center in the Park. Register: 215-848-7722. \$
Vox Ama Deus Presents "Mozart Requiem." Features works from the span of Mozart's life. 8 p.m. Kimmel Center. Tickets: 215-893-1999. \$

21
Doll Making Class. 10 a.m. Star Harbor Senior Center. 215-727-0100. (Oct. 28)
Women's International Craft Circle. Work on crochet, scrapbook, jewelry & sewing projects. 10 a.m. NE Regional Library. Register: 215-685-0512.

28
Women's Wellness Workshop: Cancer. Health and lifestyle issues affecting African and Caribbean immigrant women. All are welcome. 5:30-7 p.m. African Cultural Alliance of North America (ACANA). 215-729-8225.

8
"S.W.A.T." Drama Club performance & dinner. 2 p.m. Star Harbor Senior Center. Tickets: 215-727-0100. \$

15
Pennsylvania Ballet Presents "Cinderella." Classic rags-to-riches fairytale transcends culture & time. Choreography by Ben Stevenson to the music of Sergei Prokofiev. 2 & 8 p.m. Academy of Music. Tickets: 215-893-1999. (Oct. 16 & 20-23 at various times) \$

22
Meet Me at the Barber Shop: Men's Only Health. Discussion. Continental breakfast. 10-noon. Jefferson Hospital, Bluemle Life Services Building, Room 105. Register: 1-800-533-3669.
Mud Island Halloween Costume Party. Eat, drink & be scary. DJ, horror film classics. 7-11 p.m. Fort Mifflin on the Delaware. 215-685-4167. \$

29
Amici Opera Company Presents: Verdi's "Ernani." 4 p.m. Redeemer UMC. Tickets: 215-224-0257. \$
Candlelight Ghost Tour. No decorations or hype. 7-10 p.m., every half hour. Fort Mifflin on the Delaware. 215-685-4167. \$

1
Flea Market. 9-noon. NE Older Adult Center. 215-685-0576.
Revolutionary Germantown Festival. Battle re-enactments, family activities, beer garden & food. 10 a.m. to 4 p.m. Cliveden & Historic Germantown. 215-848-1777. (Rain or shine)

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Health Care

Does Medicare coverage travel with you?



Photo by Linda L. Riley

If you frequently travel out-of-state or outside the country, you may find that health care costs are not covered. Check in advance on what your plan covers.

All your bags are packed and you are ready to go on vacation, but do you know whether your current Medicare coverage will take care of you if you need it while you are away? Your coverage when you travel will depend on where you travel and what type of Medicare coverage you have.

If you have Original Medicare, you can travel anywhere in the United States and its territories and get the care you need from any doctor or hospital that accepts Medicare. Original Medicare does not cover care outside of the country except for limited circumstances. One circumstance would be that Medicare will pay for medical care you get on a cruise ship if you get care while the ship is in U.S. territorial waters.

Some Medigap plans provide coverage for foreign travel. If you have a Medigap policy, check your policy to see if foreign travel is included.

If you have a Medicare Advantage plan, you need to see providers that are within your network. There are some plans, such as PPOs, that will still provide coverage if you go outside of your network (but you more than likely will pay higher copays or a deductible). Before you travel, check to see whether there are providers in your network where you are vacationing. Medicare Advantage plans will cover you if the care you need is an emergency or urgent care, regardless of whether or not the provider is in your network. Some Medicare Advantage plans may cover emergency care if you travel outside of the country; it is important to check with your plan to see.

If you need assistance in determining whether your current Medicare coverage will take care of you while you are away, call your local APPRISE Program. (See story, page 10.)

Source: Pa. Department of Aging

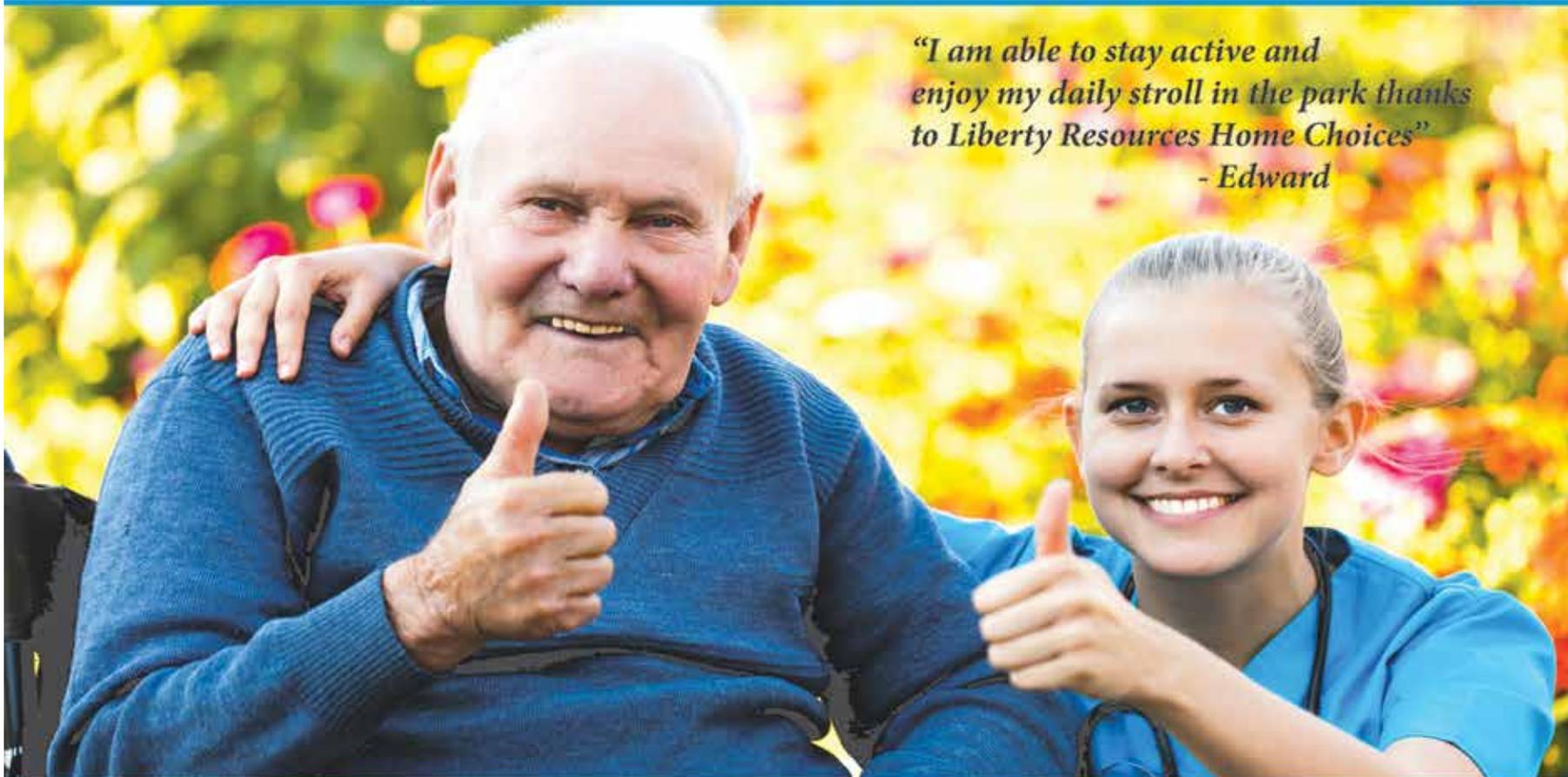
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Mahjong “Empresses” building camaraderie, competition and concentration

By Marcia Z. Siegal

After Ann Adderley retired, one of her new goals was to learn to play Mahjong. “Five years ago, I bought a set, set it up on a recreation table, bought the text, “American Mahjong,” played by myself for about six months, then invited friends to learn the game and play with me,” Adderley says. “I wanted a group of inquisitive friends to learn new skills and inspire neuroplasticity – exercising and expanding brain cells.”

She dubbed the group the “Mahjong Empress Society (MES).” Since its founding, the members not only play together, they also help spread the joys and benefits of the game throughout Philadelphia and the suburbs by teaching it to others.

Mahjong originated in China and is played with a set of 144 tiles based on Chinese characters and symbols. The MES uses the American adaptation consisting of 152 tiles. Tiles are drawn and discarded until one player wins with a hand of tiles on her rack that matches any one of the hands on the official Mahjong Card. It’s a game of skill, calculation, strategy – and luck.

“Mahjong has a steep learning curve which requires consistency, concentration, flexibility, frequency, persistence, study ... and most of all, a deep desire to have fun and de-stress,” says Adderley, who, as the society’s founder, is designated “Supreme Empress.” “I have developed a method which moves players from the concrete to the abstract, giving them basics of the game which may, at first glance, appear insurmountable,” she says.

Society members designated as “Royal Empresses” establish a playing site, lead games and teach new players. Ideally, they help novices become comfortable with the game so they continue playing and encourage their friends and family to participate in play dates and learn too.

The Older Adult Sunshine Center in West Philadelphia is one of the society’s five current sites, where any of the 32 current MES members can go to enjoy the game on scheduled “play dates,” and others can learn how to play as well. “Royal Empress” Joan Flores volunteers to lead sessions at the Sunshine Center on alternate Monday afternoons. “I appreciate the opportunity to get more people involved in such an exciting and fun game,” she says.



Photo by Paola Nogueiras

Ann Adderley (left), founder and Supreme Empress of the Mahjong Empress Society, enjoys a game with Empress Cynthia Butts (right) at Southwest Senior Center while center director Kafi Chism looks on.

The Sunshine Center did not have any members who were experienced Mahjong players when Flores launched play dates there. “The seniors were reluctant to try something new. However, it didn’t take long for them to get interested,” says Flores.

She said it usually takes a few lessons for players to learn basic mahjong skills, and requires dedication to reach proficiency. “Mahjong is a continuous learning experience. Once you learn the goal of the game, you realize it’s all in the tiles you receive and the ability to have fun, concentrate and relax,” she says.

Flores is enthusiastic about her students’ progress since she first came to the center eight months ago. “After playing the game for a few weeks, a couple of seniors decided that they wanted to purchase a set to play more often and to enhance their skills. Since it was too expensive for either of them to purchase, the center director decided she would purchase one to keep at the center for their use. I agreed to assist as often as I could,” Flores says.

While other MES members come there to play their own games at the center Monday afternoons, they are always willing to train and assist the newcomers in their games as needed.

“We love Mahjong and would play every day if we could,” Adderley says. “The Mahjong Empress Society rocks!”

The Mahjong Empress Society plays and teaches mahjong at the sites below. For information about scheduled play

dates, contact the individual site.

- Bethlehem Baptist Church: 712 Penllyn Pike in Spring House, Pa.; 215 643-4977; <http://bbc4christ.org>
- Center in the Park: 5818 Germantown Ave. in Northwest Philadelphia; 215-848-7722; [\[thepark.org\]\(http://thepark.org\); \[www.centerinthepark.org\]\(http://www.centerinthepark.org\)](mailto:info@centerin-

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- Center on the Hill ... the place for active adults: 8855 Germantown Ave. in Chestnut Hill; 215.247.8855; llefer@chestnuthillpres.org; www.chestnuthillpres.org/ center-on-the-hill

- Mahjong Hall: Sessions are held at the home of Anne Adderley in Lansdale, Pa. See contact information below.

- Older Adult Sunshine Center: 137 S. 58th St. in West Philadelphia; 215-472-6188; www.pcaCares.org (click on “Find a Service Provider” and then “Senior Community Centers”)

You can join the Mahjong Empress Society by being invited by a current member to come and learn the game at a regularly scheduled play date. To be directed to a Royal Empress with the venue closest to your home, contact Ann Adderley at 215-699-2264 or email aadderley@verizon.net. There are no dues required for membership.

Contact Marcia Z. Siegal at msiegal@pcaphl.org

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Milestones file photo

A visit, a rose, a straw; all offer comfort to an older person in a nursing home.

By Barbara Sherf

This is the story about one woman's struggles and small triumphs in a nursing home not far from the neighborhood she and her husband raised their two children on Rose Lane in Flourtown, Montgomery County.

Ginny was a longtime business owner in Chestnut Hill, until she and her husband retired a year ago at 85.

In the midst of a heat wave, I visited my sweet neighbor who suffers from dementia and brought her a single red rose.

I set the rose down in front of her in the TV room, and she thanked me profusely as it reminded her of our sweet little street.

It had been close to a year since she had been in the facility as her husband suffered back problems and was unable to care for her and her increasing needs.

As she always does, Ginny looked at me and said "love you" and blew me kisses from her wheelchair. I shot back with my typical refrain, "love you more" and gave her a hug.

She commented on the fancy red hat I wore; one of many I now hold in my collection and readily put one on when I visit her. Ginny had gone to millinery school in her time, and so the hat brought back memories of a simpler, gentler time

where women wore hats and even white gloves on special occasions.

As we made small talk, I noticed that there was a Styrofoam cup of water with a lid on it in front of her, but no straw in the lid. I asked her if she'd like me to get her a straw.

"Oh, would you?" she replied, as if she was asking for so much more than a straw. I checked the drawers in the TV room. No straws. I went to her room. No straws on her food tray. I then went to the nursing station and they had someone come up a flight of stairs from the kitchen with the straw.

"Really," I said to the aide. "How crazy is that."

After I slipped the straw in the lid, she looked up at me, took a big swig, swallowed, and said, "thank you."

I vowed to bring her a box of straws on the next visit.

As I was preparing to leave, I leaned over and we did our usual refrain.

"Love you."

"Love you more!"

As I turned to go toward the elevator, she didn't thank me for the visit or the rose, she simply said, "thank you for the straw."

Barbara Sherf is a freelance writer residing in Flourtown, Pa. She can be reached by email at CaptureLifeStories@gmail.com.

Health Care

Risks of HIV: The same at any age

By Katie Young

Older adults who continue to be sexually active face the same HIV risk factors as younger people, including a lack of knowledge about how to prevent transmission, and about the increased risks of having multiple partners. As a result, a growing number of older adults are living with HIV/AIDS. In Philadelphia, 52% of people living with AIDS are over 50 years of age.

Philadelphia-based Action Wellness



Milestones file photo

Older people who are sexually active need to talk frankly with their partners

(previously ActionAIDS) reports that 51% of clients over the age of 50 who test positive at their sites are engaging in heterosexual sex and have no other primary risk factors. Among the others age 50 and older who were tested by Action Wellness, 13% have used intravenous drugs; 18% are men who are having sex with men; and 5% are engaged in both behaviors.

To address some of the issues and to provide outreach and education to this population, an HIV and Aging Taskforce has been convened that includes representatives from Philadelphia Corporation for Aging (PCA); Action Wellness; United States Health and Human Services Region III; and the Lesbian, Gay, Bisexual, Transgendered Elder Initia-

tive (LGBTEI). The Taskforce will work to increase awareness of the needs of older adults living with HIV/AIDS, and the importance and methods of prevention.

In addition to the risk factors faced by younger people, older people who are sexually active face some unique issues:

- Some believe HIV is not an issue for their peer group and may be less likely to protect themselves.

- Older people may be less comfortable about discussing sexual matters with their partners, and may be reluctant to raise the issue of HIV or ask about previous sexual partners.

- Pregnancy is no longer a concern; therefore some may be less likely to use a condom and to practice safer sex. In addition, age-related thinning and dryness of vaginal tissue may raise older women's risk for HIV infection.

- Erectile dysfunction medications are more readily available and may facilitate sex for older men who otherwise would not have been capable of vaginal or anal intercourse.

- Older people are sometimes apprehensive about discussing sexual habits or drug use with their doctors. In addition, it has been shown that doctors are less likely to ask their older patients about these issues.

The goal of the HIV and Aging Taskforce is to empower all older adults to educate and protect themselves. To that end, the Taskforce will be launching an education campaign for individuals and professionals; and providing screening opportunities. To learn more about HIV/AIDS risk factors, living with HIV/AIDS; or to find a test site, visit www.actionwellness.org. To learn more about the HIV and Aging Taskforce and upcoming activities, email Katie Young at kyoung@pcaphl.org.

Contact Katie Young at kyoung@pcaphl.org



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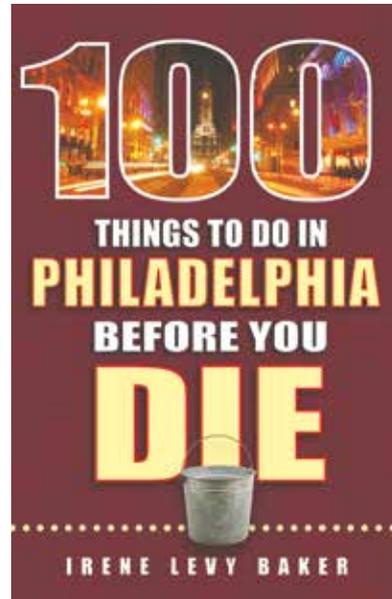
Ultimate insider puts her personal spin on new guide to fun in Philadelphia

By Linda L. Riley

Irene Levy Baker can tell you the best places for a romantic date – or a fun day with your grandkids. She knows where to get the best ice cream in Philadelphia; and how to get a table at an elite restaurant where it's impossible to get a reservation. She's devoted a quarter of a century to developing an encyclopedic knowledge of the city's attractions, large and small; and shares the best of them in her just-published book, "100 Things to Do in Philadelphia Before You Die."

"The whole book thing came as a fluke," she said. "The publisher called me and told me we'd be 40th in the series – 40th!" she said. The nation's fifth largest city – and arguably its most historic – was added to the series after Pittsburgh, Charlottesville, Cincinnati and publisher Reedy Press' home city: St. Louis. "Somebody had to yell at him, so I did – but he hired me anyway."

She was a natural choice, given her ca-



Irene Levy Baker offers little-known facts, tips for seeing the city

reer path. When she first moved to Philadelphia in 1991, she went to work for the Philadelphia Convention and Visitors Bureau. "I gave tours to travel writers, who are notoriously hard to impress," she said.

continues to lead "Wok N' Walk Tours" around Chinatown.

Working in the tourism industry, she's had some attractive perks. As Poon's publicist, she traveled to China twice. During the Democratic National Convention

In 1999, she started her own firm, Spotlight Public Relations, specializing in tourism, restaurants and the hospitality industry. Her first client was the colorful and exuberant Chinatown chef and restaurateur Joseph Poon, sometimes called the "Mayor of Chinatown." Now retired from the restaurant business, Poon

(DNC), she rubbed shoulders with Vice President Joe Biden and former Secretary of State Madeleine Albright at a special event hosted by McGillin's Olde Ale House – another longtime client. But there are also downsides to it. "During the DNC, we hosted MSNBC's 'Morning Joe' – then we had Chris Matthews at midnight right after Hillary's speech – I didn't get much sleep," she said.

Another guide book?

A quick search turns up more than a dozen guide books dedicated to Philadelphia, from the mainstream Frommer's and Fodor's to niche guides focusing on sacred sites, beer-drinking, hiking and "Ben Franklin's Philadelphia." Undaunted by this abundance, Baker put her own personal spin on the book.

"It has the obvious places, but it includes tips," she said, "like the best day and time to visit a museum to avoid crowds; or the best place to get a meal nearby."

• continued on page 21

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Photo by R. Kennedy for Visit Philadelphia

Held annually on Mother's Day weekend, the Dad Vail Regatta on the Schuylkill River in Philadelphia is the largest collegiate rowing competition in the country.

Insider guide

• continued from page 20

Newly empty-nesters, she and her husband recently moved from the suburbs to a condo in Center City, where, she says, they can walk out the door and have something to do every night of the week. "I love it," she said.

In the book, she shares insights about the city's night life. Among them how to find the unmarked Chinatown speakeasy Hop Sing Laundromat, which Condé Nast Traveler called "one of the best bars in the world," and how to dress if you want to pass through its iron gate. The city's burgeoning beer scene gets a nod, with a list of brewery and bar tours, along with this bit of beer history: "During colonial times, it was considered safer to drink beer than water."

Of course, in a city this big and this old, a guidebook offering 100 things to do is going to leave a lot out. But, says Baker, it's not meant as an encyclopedia.

"My book is not comprehensive. It's curated. If you're coming for the weekend, or want to have an adventure, I'm telling people the best things to do."

The publisher's guidelines specified that she was to select 100 items, and write 150 words per item plus a tip. "I gave them 105. They came back to me and told me I had to cut five," she said. Some get a listing all to themselves, among them Mother Bethel AME Church; the Fabric Workshop

and Museum; the Mutter Museum; and the Victor Café. But many are umbrella categories: bookstores (no chains listed here); top chefs; food trucks; jazz clubs; and annual sports events, including the Penn Relays and the Dad Vail Regatta. There are also categories under which destinations are listed that are great for dates or empty nesters; sites seen in the movies; and places that are free.

Baker sidesteps the city's cheesesteak competition drama by listing both Pat's King of Steaks and Geno's Steaks, but also mentions Jim's and Tony Luke's. And the city's signature pretzels and water ice also have an entry.

Writing the book prodded her to do something (possibly the only thing) she's never gotten around to – go into the homes on Elfreth's Alley, said to be the nation's oldest residential street. There are 32 Federal and Georgian residences on this tiny street, built between 1720 and 1830, and all but two are private homes. Twice a year, in June and December, some of the residents open their homes to the public.

"Now I don't have to peer in the windows anymore and imagine what they look like inside," she said.

Irene Levy Baker's book "100 Things to Do in Philadelphia Before You Die" is available on Amazon; from bookstores; and from her website at www.100thingstodoinphiladelphia.com.

Contact Linda L. Riley at lriley@pcaphl.org



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Don's Column

Grab a book: Readers live longer



By Don Harrison

The comic strip was introduced to attract young readers, and instill in them a lifelong "newspaper habit." It worked – with past generations, anyhow. For those of us who'd spread "the funnies" on the floor while our elders read the rest of the paper, the "newspaper habit" survives, eons later.

Not so, with kids today. The daily newspaper's life-or-death struggle for survival is reflected in kids' total indifference to it – even to "the funnies" (most of which are no longer funny, if ever).

Because of technology, competition from TV news, social media and video games – and many economic factors (in about six decades as a newspaperman, I was astonishingly ignorant of the industry's finances) – daily newspapers are in big trouble. To today's kids, I fear, they're irrelevant.

You can see signs of this in the comics. It's people our age, with the deeply ingrained "newspaper habit," who read them – not the kids.

How else to explain the popularity of "Pickles," for example – about an old couple (just like us)?

Or the sophisticated humor of "Dilbert" and "Doonesbury," often too adult even for grown-ups?

There are still comic strips about kids and teens (like "Zits" and "Dustin"), but they're portrayed from an adult perspective – as we see them.

Can it be that the "funnies" – like the daily newspaper itself – have become a fossil?

Like those of us who still read them?

* * *

Is the thumb obsolete?

Does anyone hitch-hike any more?

I used to. In my early 20s, a friend and I spent our two-week work vacation hitch-hiking through New England. And during my brief, unremarkable military career, when I was stationed in Maryland, I'd hitch-hike to and from home on weekends; in uniform, it was easy.

Dangerous? It sure is, both for hitch-hiker and hitch-hikee. It was just as dangerous then, I'm sure. But in all these years, our sensitivity to the peril of exposing ourselves to strangers appears to have increased.

Do these observations make me nostalgic? No. Although my thumbing experiences always worked out OK, it could just as easily have been otherwise. Going my way?

* * *

Read more, live longer



People who read live longer, a recent study has concluded. So, if you know what's good for you, you won't put this newspaper down.

The Yale University School of Public Health study stresses books, but it links reading newspapers and magazines to longevity, too, just not as much.

The reason for these findings eludes the researchers (which has never before stopped experts from speculating). An obvious explanation is that if your hobby is reading – rather than skydiving, for example – you'll live longer.

I have a theory of my own, which may be as valid as the experts': Readers just refuse to die until they find out how the book turns out.

That's the problem with dying (one of them anyhow) – You never learn the outcome of a lot of what's going on.

This is where this column ends. Sorry about that.

Milestones Editor Emeritus Don Harrison served as deputy editor of the Daily News opinion pages and as an assistant managing editor and city editor of the Philadelphia Bulletin.

The Milestones Crossword

Foot Work

ACROSS

- 1 Rugged rock
5 *The Time Machine* author
10 Inclined plane on which ships are built
14 Air: comb. form
15 Spirit of the air
16 Kind of rubber
17 Half a Samoan port
18 British moving walk
20 Marine animal
22 Worshipful
23 Seal, *et al.*
25 Hire
26 Carved in relief
30 Vitamin
34 Dormouse
35 Mature
37 Crude metal
38 *Café au* ____
39 Burgundy and Madeira
40 Sketched
41 State: abbr.
42 Sea eagles
43 American revolutionary diplomat Silas ____
44 ____ *Dallas*
46 Tot's wheels
48 ____ Chaplin
50 Koran chapter

- 51 Wander off the trail
55 Borrowed money on
59 Lecture with pictures
61 Car
62 Emerald Isle
63 Paul ____, prize-winning poet of the '30s
64 Circle
65 Sorrows
66 Musical pauses
67 Greek letters

DOWN

- 1 Tops
2 Garner
3 Jason's ship
4 Walk
5 Broadway star Ethel ____
6 Goof
7 Fibber
8 Crowbar
9 Certain Yugoslavs
10 Menelaus was her king
11 Tardy
12 Press
13 Section
19 Communist idol
21 Blast
24 Finch
26 Famous island
27 Intended

- 28 June ____
29 Eats
31 Lobster roe
32 Miss Dunne
33 Later
36 Nuisances
39 Herdsman
40 Eastern state
42 Funeral oration
43 David Copperfield's wife
45 *Parable of the ____ and Fishes*
47 Indian coins
49 By oneself
51 Mulligan, for example
52 Threesome
53 Uncommon
54 Spurs
56 Nice night
57 Volcano
58 Follows tirelessly
60 Of last mo.

Solution

The solution for the crossword puzzle can be found on page 16.

1	2	3	4		5	6	7	8	9		10	11	12	13
14					15						16			
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65						66						67		



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