

TIME FOR A REALITY CHECK, By *AgeOptions* Dec. 2, 2011

Visits to parents and older relatives are a perfect opportunity to assess how they're doing. Even though they assure relatives and friends that they're fine, some older adults may be having difficulties in one or more areas of their lives.

Some changes, such as appearance, reflexes and physical or mental health, may be obvious. Others may require looking into the refrigerator, the bank account and other aspects of the older person's life. Keep in mind that issues may be connected, as when physical limitations or lack of transportation make it difficult to shop, cook, clean or visit friends.

AgeOptions, the Area Agency on Aging of suburban Cook County, offers a checklist of these and other signs an older person may need assistance, as well as information on how to obtain assistance.

Look for these physical and emotional changes:

- Changes in functional abilities, including walking and taking care of themselves
- Personality changes such as depression or withdrawal
- Changes in eating habits, such as weight loss, lack of interest in food or difficulty preparing meals because of physical limitations
- Neglecting personal hygiene, resulting in wearing dirty clothes, body odor, bad breath, neglected nails and teeth, sores on the skin
- Physical problems such as injury marks resulting from general weakness, forgetfulness or misuse of alcohol or medications
- Signs of social isolation because of death or illness of friends or relatives, and inability to get out to be with people
- Decreasing or stopping participation in activities that were important such as social groups, dining with friends or attending religious services
- Changes in relationship patterns to the point that friends and neighbors have expressed concern
- Neglecting the home so it is not as clean and sanitary as in the past; old food in the refrigerator
- Forgetfulness resulting in unopened mail, unpaid bills, not filling prescriptions or taking medications as prescribed, missing appointments

Discuss these insurance and financial issues:

- Mishandling finances, such as not paying bills or paying them more than once; losing, hiding or giving away money or other valuables
- Making unusual purchases such as large numbers of magazine subscriptions or increased purchasing from television advertisements
- Financial problems that result in not paying bills, not filling prescriptions or taking medications as prescribed, not eating properly, not socializing, not using heat or air conditioning
- Check to be sure your loved one's Medicare plan covers the medications he or she takes, and whether the plan is affordable
- Check for signs of Medicare and insurance fraud by reviewing Explanations of Benefits sent by insurance plans explaining what services the company was billed for in the person's name. Medicare Summary Notices, sent four times a year, are Medicare's version of an EOB.

Look for:

- Accuracy of the date and information listed for each claim
- Services or supplies that the person did not receive
- Services or supplies not ordered by the person's doctor(s)
- Services or supplies that seem unnecessary or irrelevant to the person's condition
- Billing for the same thing multiple times
- Any other billing errors or claims that don't seem correct

If something seems wrong, contact the provider (doctor, hospital, etc.) that billed for the claim first. If there is still a problem or if you have questions about billing statements or EOB, call AgeOptions at the numbers below or go to www.illinoismp.org.

Where to get help

You may be able to work with your older loved one to make changes in their home to avoid falls, arrange for a doctor's appointment, consider transportation options, check that insurance and financial matters are up to date, and be sure they are eating well and able to take care of their homes.

If you are not sure how to help an older adult, or if you suspect insurance or financial issues, please call AgeOptions at 708.383.0258, 800.699.9043 or TTY 708.524.1653. Information and assistance specialists are available to help older adults and their families determine their needs and answer questions about services, benefits and resources. They will also refer seniors and caregivers to agencies in their communities that provide the services and offer the programs they need.

If your loved one does not live in suburban Cook County, we will refer you to an agency in their area. You may also contact the Area Agency on Aging where the older person lives or Eldercare Locator, a service of the U.S. Administration on Aging, at www.eldercare.gov or 800.677.1116.