



National Association Of TRIADS, Inc.

Broward TRIAD

January 1, 2012

Issue No. 8

First Anniversary Edition

Happy New Year To You All

As we welcome 2012, there's a lot we can be thankful for and in some cases a lot we can all let out a collective sigh of relief. All and all not too terrible but certainly a nail biter. For those collecting Social Security, you should see a 3.6% increase in your January bank account, your Medicare monthly amount deducted by Social Security will increase for many from \$96.40 to \$99.90, gas prices are down and currently average \$3.25/gallon, home prices are rising slowly, and again we dodged a Hurricane this year. All that being said we need to look forward to the New Year with renewed conviction to personally make it better than last and rejoice in the love of our families and friends...

Our Newsletter's first edition was January 1, 2011, so this is our first anniversary edition. There have been changes for the better over the past 12 months. Thanks to our member Al Santana, we now have the option of viewing it on the Deerfield COPS Web Page he so graciously shares with us. This past year more and more of you have been submitting articles for our Newsletter and for that we are all so grateful. Recently I have changed the format and appearance for the Newsletter and have received very positive comments. For those not able to view the Newsletter on-line, Dottie Ross has been instrumental in making and providing copies at the TRIAD Meetings every other month.

On a personal note, our member Roberta Bloch has reported that her husband Marv has improved dramatically from the stroke he suffered months ago and hopes to start attending TRIAD Meetings again. On a sad note, Tony Romano is retiring from the Broward Sheriffs Office this month. Tony was there at the very beginning with the Broward TRIAD along side Shirley Sumner. Tony also has sat on the TRIAD Board of Directors. Tony's efforts and help on behalf of TRIAD are immeasurable. Although Tony is known for his clowning and joking around, the side we sometimes miss is his energy, thoughtfulness and seriousness he regularly has provided to the TRIAD. I might say we will miss him but hope he continues to be part of our TRIAD.

All that being said, it has been a privilege to help bring the TRIAD Newsletter to you all in 2011 and I look forward to doing the same in 2012.

Joe Schwartz
TRIAD Member
TRIAD Board Of Directors



Sheriff Al Lamberti

FROM THE ROADWAYS TO SHOPPING CENTERS BSO IS KEEPING YOU SAFE THIS HOLIDAY SEASON

There is no doubt that the holidays are a time for celebration, but if you are planning to attend holiday festivities where alcohol is served, do not drink and drive! You can injure yourself or others by recklessly getting behind the wheel after a few too many alcoholic beverages.

At the Broward Sheriff's Office we recognize the need for proactive enforcement of Florida's DUI laws to combat this potentially devastating crime - especially during the holiday season. Our deputies will be out in force to ensure the safety of the motoring public during the holidays and all year round.

Sobriety checkpoints are a great deterrent used by law enforcement to protect our roadways from people driving under the influence. Center for Disease Control studies show that checkpoints reduce alcohol-related crashes and fatalities by 20 percent. The average stop time at a checkpoint is about the length of a cycle at a traffic light. Highly publicized sobriety checkpoints are a reminder to the public not to drink and drive and it removes potentially dangerous people from the roadway, so if you are stopped at a sobriety checkpoint, know that we are doing it for your safety and the safety of the motoring public.

These are some additional facts about impaired driving:

- Broward County ranks second in alcohol-related accidents in the State of Florida.
- On average in the United States a person is killed by a drunk driver every 50 minutes.
- Each year, the Broward Sheriff's Office arrests about 1,500 motorists for driving under the influence.

It's not just on the roadways where you will find the men and women of the Broward Sheriff's Office keeping you safe. Too often, opportunistic criminals prey on holiday shoppers, so our deputies are adding patrols in shopping centers and areas where holiday celebrations are taking place to deter criminal activity. You can do your part to stay safe by following these simple tips:

- While you are out making your holiday purchases, stay alert.
- Park your car in a well-lit area.
- Secure valuables inside your trunk or take them with you.
- When you return to your vehicle, have your keys in hand so that you can quickly unlock the door and get inside.
- Never carry large amounts of money and if you go to an ATM for cash, do so during daytime hours and only in a safe location.

On behalf of the men and women of the Broward Sheriff's Office, I wish you a safe holiday season and a very happy New Year. Remember, if you plan on celebrating the holidays this season and alcohol will be involved, designate a driver. Stay safe!

Thanks to our TRIAD member Al Santana who volunteered placing our TRIAD Newsletter on the Web Site he authors for the District 10 COPS Program. Our Newsletter will be available at www.deerfieldbeachcop.com

The Health Care Law: What's in Effect, What's Still to Come. New benefits are in place, despite calls for repeal
from: AARP | Updated Fall 2011

Here's your at-a-glance guide to the health care law provisions and benefits available now, as well as some still to come.
Benefits in Effect Now

Expanded coverage for preventive care and screenings

- People who have Medicare Part B as well as those covered by many individual and employer-sponsored health plans are eligible for free - i.e., no deductibles or copayments - preventive and wellness benefits, such as annual health exams, immunizations, mammograms and other screenings for diseases including diabetes and certain cancers. For instance, Medicare Part B enrollees can have a free wellness visit with their doctor every year. (See "What You Need to Know About the New, Free Medicare Checkup.") People with other types of insurance can ask their insurance

New options for people with pre-existing conditions

Adults whom private insurers consider to be "high-risk" due to prior or current health problems - and who have been uninsured for at least six months - are eligible to buy insurance through the federal Pre-Existing Condition Insurance Plan (PCIP) in their state.

Lowered costs for people in the Medicare Part D "Doughnut Hole"

People with Medicare Part D who fall into the prescription drug coverage gap will automatically receive a 50 percent discount on most brand-name prescriptions and biologic drugs, as well as a discount on generic drugs. For 2011, the generic drug discount is 7 percent; in 2012, it will be 14 percent. (To learn more, see the Ms. Medicare columns "Paying Less for Drugs in the Doughnut Hole" and "Can a Drug Cost You Less in the Doughnut Hole?")

Greater consumer protections against insurance cancellations

A common practice among insurers seeking to deny payments for costly medical care has been to re-examine customers' initial applications and cancel or "rescind" policies. So long as you pay your premiums, your health insurance is guaranteed. The health care law prohibits insurers from rescinding coverage because of unintentional mistakes or minor omissions on an application.

An end to lifetime limits on health insurance coverage

Insurers can no longer limit how much they will pay out in essential medical benefits over a person's lifetime. This benefit is now automatically in effect on all insurance policies.

Higher annual limits on health insurance coverage

Most insurance plans must now cover medical expenses up to at least \$750,000 per year. (See page 3 for more about annual coverage limits).

Young adults who don't have access to an employer health plan now can stay on a parent's health insurance policy until they turn 26, even if they are married or don't live at home. Previously, most insurance plans kicked young adults off family policies when they turned 18 or, if the young adult was in college, soon after graduation.

Next: More benefits, including help for early retirees. >>

Insurance supports for early retirees

If you have retiree health coverage through your work and are between 55 and 64, funding from the new Early Retirees Reinsurance Program will encourage your former employer to maintain your health benefit until you reach Medicare age.

Greater protections for children with pre-existing conditions

Under most individual and group insurance plans, children up to age 19 with prior or current health problems can no longer be denied coverage.

Children are eligible for free annual wellness exams and immunizations from birth to age 21.

Free wellness care for babies and children

Consumers seeking to research private and public health insurance plans, obtain rate information, and better understand their insurance options can now visit a one-stop shopping website established by the federal government.

Easier access to specialty care

Among the "patient bill of rights" provisions in effect now are rules that prevent insurance companies from requiring primary-care physician referrals for ob/gyn visits or out-of-network emergency care.

Expanded rights of appeal

If an insurer rejects a claim or cancels coverage, customers of most plans now have the right to appeal the decision to an outside review panel. Unlike in the past, insurers will have to abide by that group's findings.

Greater protections for nursing home residents

The new health care law provides expanded resources, such as access to quality ratings and complaint reports, for families seeking nursing home care and greater protections for nursing home residents.

Business tax credits have been established for employers who have fewer than 25 employees and want to provide health insurance to their workers.

Benefits Still to Come

An end to denials and expensive premiums due to gender or pre-existing conditions

As of Jan. 1, 2014, insurance companies will no longer be able to deny adults health coverage because of pre-existing conditions, or charge higher premiums due to gender or gender-specific medical needs, such as childbearing.

The creation of health insurance exchanges

Also in 2014, most individuals and families will be required to carry a minimal level of health insurance.

Those without employer or other group coverage will be able to purchase insurance more affordably through state-based health insurance exchanges. Premium subsidies will be available for individuals and families with limited incomes. People who select not to have health insurance coverage could face a fine.

Expanded mental health and substance abuse services

While many group insurance plans today do include mental health and addiction services, by 2014 most individual and small group insurance plans will be required to do the same.

In 2012, insurers will be required to cover medical expenses of up to \$1.2 million per year. In 2013, the ceiling will rise to \$2 million; in 2014, it will be eliminated entirely.

In 2014, people who earn less than about \$15,000 a year (and about \$29,000 for a family of four) will be eligible to enroll in Medicaid, the federally run public health insurance program for low-income people.

End of the Medicare Part D Doughnut Hole

In 2020, the Medicare Part D coverage gap, or doughnut hole, will completely close.

Expanded coverage for adult children up to age 26

Insurance supports for small-business employers

Insurance coverage for more low-income people

An end to annual insurance limits on health coverage

BROWARD SHERIFF'S OFFICE

954.831.8902

www.sheriff.org

SHRED-A-THON & OPERATION MEDICINE CABINET

By joining our efforts, you will help prevent prescription drug abuse. Come early and receive a \$5 gift card while supplies last.*

Broward County residents can shred away identity theft by safely disposing of their personal documents, check stubs, credit card offers, receipts and any other material that might contain sensitive data. This service is free of charge. *5 Box maximum

* This project was supported by Award No. 2009-SU-B9-0021 awarded by the Bureau of Justice Assistance, Office of Justice Programs. The opinions, findings, and conclusions or recommendations expressed in this publication/program/ exhibition are those of the author(s) and do not necessarily reflect the views of the Department of Justice.

2012 CALENDAR

Saturday, January 14, 2012 9:00 am - Noon, Joe DiMaggio Children's Hospital,
1005 Joe DiMaggio Drive Hollywood, FL 33021

Saturday, February 11, 2012 9 am - Noon Wynmoor Village,
1000 Blvd. of the Stars, Coconut Creek

Saturday, March 10, 2012 9 am - Noon, Professional Center at Pembroke Lakes Mall,
400 North Hiatus Road, Pembroke Pines

Saturday, April 14, 2012 9 am - Noon, Kings Point,
7620 Nob Hill Road, Tamarac (North parking lot access from NW 77 Street)

Saturday, May 12, 2012 9 am - Noon, BSO Cooper City District Office,
10580 Stirling Road, Cooper City

Saturday, June 9, 2012 9 am - Noon, BSO Parkland District Office,
6650 University Drive, Parkland

**AARP & BROWARD SHERIFFS OFFICE PARTNER AND PRESENT AARP
DRIVER SAFETY CLASSES IN JANUARY 2012**

Wednesday, January 11, 2012

9a.m. to 3:00p.m.

BSO Tamarac District Office

NW 88th Avenue, Tamarac

To register please contact

Camille at 954-739-2148

(call Monday-Friday from 9:00 a.m. to 6:00 p.m. only)

Monday, January 23, 2012

10a.m. to 4:00p.m.

BSO Cooper City District Office

10580 Stirling Road, Cooper City

9:00 a.m. to 3:00 p.m.

Contact Linda Victor at

954-441-8330 to sign up

The Lifelong Learning Institute Invitation Winter Welcome Week * January 9-12, 2012

Free and Open to the Community * Light Breakfast and Lunch Served Daily

- * exciting daytime lectures, workshops, and discussion groups led by distinguished NSU faculty members and expert lecturers from the community
- * fieldtrips to prominent museums, popular Florida nature sites, and special events
- * an affordable yearly membership fee
- * opportunities to make wonderful friends
- * a welcoming social community for learning
- * free parking

FOR MORE INFORMATION ABOUT LLI COURSES, CLASSES, AND FIELDTRIPS, CALL (954) 262-8471 OR VISIT US ON THE WEB AT

www.nova.edu/lifelonglearning

Because learning is lifelong, we offer...

The Lifelong Learning Institute * University Park Plaza
3424 South University Drive, Davie, FL 33328

MONDAY, JANUARY 9, 2012

9:30 a.m. Breakfast

10:00 a.m. Morning Session: Welcome

*Abraham Fischler, Ed.D., NSU President Emeritus
Remarks

NSU College of Osteopathic Medicine
*Cecilia Rokusek, Ed.D., R.D., Executive Director
NSU Geriatric Resources, Education, and Training Center

*Linda Maurice, Director, NSU Lifelong Learning Institute
, Professor and Dean

10:15 a.m. History of Pop Music

* Harry Shapiro

11:30 a.m. Lunch Break

12:30 p.m. Afternoon Class: Hugh Taylor Birch, "Big Boss" of Fort Lauderdale's Beach

*J. Kent Planck

TUESDAY, JANUARY 10, 2012

9:30 a.m. Breakfast

9:45 a.m. Introduction to the LLI

*Linda Maurice, Director, NSU Lifelong Learning Institute

10:15 a.m. Morning Class: World Literature

*Suzanne Ferriss, Ph.D., Associate Professor, NSU Farquhar College of Arts and Sciences

11:30 p.m. Lunch Break

12:30 p.m. Afternoon Class: World Update

*Tim Dixon, J.D., and Gary Gershman, Ph.D., J.D., Associate Professors

NSU Farquhar College of Arts and Sciences

WEDNESDAY, JANUARY 11, 2012

9:30 a.m. Breakfast

9:45 a.m. Introduction to the LLI

*Linda Maurice, Director, NSU Lifelong Learning Institute

10:15 a.m. Morning Class: Classical Music Studies - The Aspect of "The Other" in Western Music

*Judith Etzion, Ph.D.

11:30 p.m. Lunch Break

12:30 p.m. Afternoon Class: Sweet Dreams Are Made of This - The Biology of Sleep, Dreams,
and Sleep Disorders

*Jaime Tartar, Ph.D., Associate Professor, Farquhar College of Arts and Sciences

THURSDAY, JANUARY 12, 2012

9:30 a.m. Breakfast

9:45 a.m. Introduction to the LLI

*Linda Maurice, Director, NSU Lifelong Learning Institute

10:15 a.m. Morning Class: Politics as Applesauce - "From JFK TO G.W. Bush"

*Vincent Toscano, Ph.D.

11:30 p.m. Lunch Break

12:30 p.m. Afternoon Class: Moliere's Le Bourgeois Gentilhomme (the Would-be Gentleman)

*Arnold Ages, Ph.D.

Winter Welcome Week * January 9-12, 2012

Free and Open to the Community * Light Breakfast and Lunch Served Daily

WELCOM WEEK FLYER DEC 2011:Layout 1 12/2/2011 10:37 AM Page 2

*Anthony J. Silvagni, D.O., Pharm.D., M.Sc., FACOFP

Senior Volunteer Services Tele-Friend

Tele-Friend is a signature program of RSVP Ft. Lauderdale "Your Invitation to Serve" which pairs concerned, active seniors in the community with homebound, disabled, or isolated seniors in need of a friendly phone call. When paired, the volunteer and their client arrange a time to have conversations one to three times per week, providing the homebound senior with vital socialization they would not otherwise receive. Volunteers are matched with clients based on interests and can have multiple clients. Some of our callers have been doing the program for years because, in addition to our easy training and the ongoing support of RSVP, volunteers work entirely from home and on their own schedule. If you would like to become a volunteer with Tele-Friend or know someone who would benefit from this service, please contact Mary at (954) 484 7117 ext. 116.

RSVP of Broward Free Computer Classes Available

We have space available for both our beginner's computer classes on Fridays at 1PM and our advanced classes that are Wednesdays at 11am. Take advantage of this great opportunity to learn at your own pace with absolutely no experience required. Please reserve your place by calling Mary at 954-484-7117 ext. 116.

Save on Health Expenses

Millions are looking for ways to shave dollars and dimes from their daily expenses. To share your own tips, send us an e-mail telling us how you save. You can save money on everything, but here's how you can get started saving at the doctor or dentist.

Ask Doc for a discount. Before your appointment, visit healthcarebluebook.com or call a local health insurer to find out what it pays area doctors for a similar consultation or test. Then aim for that number, which is usually lower than the doctor's charge. Try to negotiate directly with the doctor-not office personnel-in person and before treatment is given.

Get dental work for a fraction of the cost from dentist-supervised students at a dental school. Find a school at ada.org by clicking on "Dental Schools." For low-cost, federally funded care, go to the National Institute of Dental and Craniofacial Research website.

over-the-counter medications, so find out in advance what you'll need and get them yourself. But ask the hospital if it will allow this. Many hospitals don't.

Free treatment and medication may be available if you qualify for a medical study for a chronic condition such as diabetes or allergies. Find studies at clinicaltrials.gov or call local medical schools. Check the study's credentials.

Try haggling over the price of your hearing aid, which typically sells at a retail markup of almost 120 percent. Most of the 15 percent of people who ask for such a deal get one

Bring your own drugs. Some hospitals quadruple the price you would normally pay for prescription and

Request an itemized bill when you're hospitalized. A daily bill helps you track whether you're getting the medical supplies, drugs and services that have been determined necessary for your treatment, and to cry foul if they haven't been provided. It also lets you spot and protest outrageous charges, such as \$30 for a "thermal therapy kit" that is really just an ice bag.

AARP Drug Saving Tool

Have you ever wondered if the medication you're taking is really the best one for your condition? Is there a less expensive, but equally effective medication you can use instead? Or is there a comparable drug with fewer side effects?

AARP's Drug Savings Tool can help you get the most value for your prescription drugs and learn more about the medications you take. Click on the link below.

<http://drugsavings.aarp.org/Default.aspx>

Staying Active

As we get older, we have a tendency to become sedentary. We watch TV or read rather than socialize. Remaining active is an important aspect of staying healthy and alert in old age. Participating in hobbies and activities that involve interaction with others provide many health benefits, such as prevention or reducing heart disease, diabetes, cancers, and in some cases arthritis. Strength and endurance can be maintained throughout the life with increased brain activity and exercise. Mental stimulation and physical exercise can delay or prevent many types of diseases such as dementia or Alzheimer's.

For many senior citizens, gardening can provide exercise and stimulation. Caring for plants and flowers, babying new blooms, and coddling seedlings provide a great opportunity for seniors to stay active enjoy the outdoors. For other senior citizens, learning to paint, or play an instrument is preferable. A mix of activities will help keep you interested in life and the world around you.

Joining groups that have planned activities can provide you with the opportunity to meet new people and socialize. For example, garden clubs teach their members about different types of plants and shrubs and how to make them flourish. They encourage conversation and the exchange of ideas between members. Learning new things, participating in activities and maintaining social contact with others can help keep our brains active and alert during old age.

Learning to play an instrument is another good way to boost brain health. If you prefer to sing, there are many choirs specifically for senior citizens. In either case, these are activities that promote interaction with others. They are not strenuous, but require energy and interest. Many of the adverse affects normally associated with old age can be reduced, or in some cases, dissipate when stimulation of this type is experienced on a consistent basis.

Exercise is important in all stages of life. It can help prevent or reduce the onset of osteoporosis in the elderly.

Exercising and staying active can help keep the mind sharp, increase muscle tone and improve the overall health of senior citizens. Games that encourage concentration and focus help keep the brain stimulated. Chess and a variety of puzzles that include traditional picture puzzles, as well as those that feature words and numbers, are all popular options for those in old age. There are many other groups and activities to choose from and all have some kind of health benefits. Finding hobbies and participating in social gatherings add enjoyment and stimulation to a senior citizen's daily life.

BSO Community Programs

The Broward Sheriff's Office actively encourages local citizens to become involved in safeguarding their communities through a variety of educational and participatory programs. Contact the Sheriff's Office for further information. at 954) 831-8902 or www.sheriff.org

COP (Citizen Observer Patrol): local residents help BSO fight crime by patrolling their own neighborhoods.

Citizens Academy: learn how law enforcement works with this hands-on course.

Senior Citizens Academy: an eight-week educational experience for Broward County seniors.

Posse: civilian volunteers assist BSO with activities.

TRIAD: a partnership designed to reduce criminal victimization of the elderly.

Safety For Seniors Online

The web can be a fun and fascinating place for seniors to explore, but it also presents several dangers. Learning a few senior safety tips for the Internet can be an invaluable lesson; there are a few areas where web browsers should be extremely cautious.

Scams

Seniors tend to be very trusting, which makes them easy targets for scam artists. Older Internet users often face a variety of scams, and they can be easy to fall for.

Most scams either ask people for help, or offer something for nothing. Seniors who are prone to help people in need are likely to fall for the first type of scam. Anyone who hopes to get ahead in life quickly may fall for the second.

Two common internet scams are the Lottery and the offer to deposit millions into your bank account. Lottery scams claim that you have won a great prize, and all you have to do to is pay a small fee upfront. Bank account scams offer to give you millions of dollars if you help the other person get to their money by providing some capital. Both are designed to separate you from your money, and you will never receive anything in return. As with so many other things in life, a good rule of thumb is that if something sounds too good to be true, it probably is.

Phishing, Anyone?

The emails give the reader a reason to click the link and log in to a personal account. When the person clicks the link, they are taken to a website that seems to be the real thing. However, the site is actually an exact replica run by web savvy criminals.

Once the victim logs on to the website, the criminals will have access to their user name and password. This allows the thieves to go to the actual site, log in as you, and steal any personal information you have stored, such as credit cards or bank account numbers. Phishing is a major problem, and the best way to avoid it is to always go directly to a website before entering your log in information, never clicking on a link in an e-mail.

Identity Theft

The best way to avoid identity theft is to be extremely careful with your personal information. Always watch out for scams or attempts to phish you for personal information. Never provide your social security number to anyone online. That number is the most personal identifier you have, so protect it vigilantly.

When you shop online, do not supply your credit card or other personal details unless you are making a

purchase from a reputable website. If you aren't certain about a particular site, go somewhere else, or check them out either by calling, going to a site like the better business

Phishing is a criminal activity in which people send phony emails to people and ask them to click on a link. These emails appear to come from reputable business: banks, insurance companies, social networking sites, etc.

One of the biggest online dangers seniors face is identity theft. This is when people use your name, credit cards and other personal attributes to benefit themselves.

Senior Medicare Patrols help fight fraud

As government officials continue to target Medicare fraud, they've doubled the funding for senior-citizen volunteers who do everything from explaining benefits to sending tips to investigators. One tip led to a piece of this month's record-breaking Medicare fraud takedown.

Officials believe that if older Americans - including the growing crop of eligible Baby Boomers - know how to spot errors and fraud, "more criminals will be put in jail where they belong," Barbara Dieker told a group of volunteers recently. Dieker directs the Department of Health and Human Services' Office of Elder Rights, which oversees the Senior Medicare Patrols (SMPs).

Funding for the Senior Medicare Patrols increased from \$9million last year to \$18 million this year in the form of Administration on Aging grants that target fraud-rich regions, including Florida, California, New York and Michigan.

The patrols spend most of their time answering questions and educating Medicare beneficiaries, which, according to the Centers for Medicare & Medicaid Service's (CMS) inspector general, makes it difficult to measure just how effective they are.

In fact, money brought in by the SMPs dropped 82% in 2010 to \$22,262, from \$214,060 in cost avoidance in 2009, according to the inspector general.

"The projects may not be receiving full credit for savings attributable (to) their work," the inspector general's report states.

Since the program began in 1997, Dieker said, the senior volunteers have educated 9.2 million people about Medicare fraud, received 87,000 complaints from beneficiaries, and saved Medicare and Medicaid \$105.9 million.

Coordinators from across the country say their volunteers' tips have led Justice Department investigators to national trends that don't necessarily reflect back on the patrols.

"Just because you refer a case, doesn't mean you get credit," said Alice Lerley, SMP coordinator in Colorado. At a national training session last spring, "the feedback from the feds was that they can't feed the case data back to us; it's not

their priority, nor should it be."

Colorado just received recognition for referring the highest number of Medicare fraud cases - 87 - for investigation, as well as referring the largest amount of money for further action - \$156,000. The state received a \$100,000 grant.

The cases Lerley sees most often include medical equipment, such as wheelchairs, and scams involving insulin shots for diabetics. Those little cases tend to get rolled into big national investigations.

"The cases we're working are getting referred as complex cases," said Ed Mendicello, Colorado case investigator. "It's no longer \$500 here and \$1,000 there; it's part of a pattern."

Dieker said there's no way to trace money saved by prevention. In one case, a Colorado woman complained that a company tried to sell her insurance based on the federal health care law, falsely explaining that she needed to pay \$349 to get benefits in addition to Medicare. She didn't pay, but she did write down the phone number. Investigators later tracked the number to a marketing mill.

"There was no money involved because she didn't pay it, but the FBI's involved now," Mendicello said. "It turned out the owners have a background in extortion back to the 1990s."

California received a \$430,000 grant - the largest amount given out to any state. Volunteers there often work with underserved and non-English-speaking communities. Their tips have also led into national investigations. In one case, the volunteers were educating people at a Vietnamese housing facility when a woman said, "I have a wheelchair I don't need."

"CMS interviewed 30 people in this facility who wanted to give their chairs back when they found out they shouldn't have had them," said Julie Schoen, who heads up California's Senior Medicare Patrol program.

Even as the amount of money reported back from the SMPs has gone down, Schoen said, they're getting more phone calls from "savvier consumers."

"Our relationship with CMS is getting better," she said. "They hold us as a partner. And the (inspector general) has gotten so much more involved with us - they realize it's hard to track savings."

The Florida SMP, which also received a \$430,000 grant, focuses its attention on education. During the first week of September, they were pulled into Medicare fraud's largest takedown in history.

In 2009, at a low-income housing complex for seniors, one of the residents was being paid kickbacks to send other residents to mental health counseling.

"Basically, it was social hour," said Makeba Huntington, SMP coordinator for Florida. "They sat around and ate ice cream."

A resident called the SMP hotline, she said. Huntington's office eventually learned it was part of a much larger case.

Senior Helpers Share and Learn Series

Cost: \$10 per CEU, \$50 for all 6 workshops

Approved by the Florida Board of Clinical Social Work, Guardians, Marriage and Family Therapist, CNAs, Nursing Home Administrators and Mental Health Counselors
Dementia Care Specialist Certificate for those who attend all 6 workshops

Date and time 8:00am-10:30am

1/18/2012 Workshops 5 & 6

Top 5 Behavioral Challenges & Communicating with Family Members

Location:

Classic Residence a VI Community

2480 North Park Road, Hollywood, FL 33021

RSVP to:

Annette Wellington or Laura Hoffman

Home Health Agency

8910 Miramar Parkway

Miramar, FL 33025

T: 954-437-9880

E: Wellington@seniorhelpers.com

E: LHoffman@vilving.com

2480 North Park Road

Hollywood, FL 33021

T: 954-364-4772

C: 954-330-1369

Senior Abuse

A survey of approximately 5,000 Americans ages 60 and older, which questioned them about their experiences of abuse in the previous year as well as their lifetimes, found that 1.6 percent had experienced physical mistreatment. Of this group, only 31 percent had reported their abuse to police. Strangers accounted for only 3 percent of these assaults; family members perpetrated 76 percent of the cases. Among those surveyed, 0.6 percent reported being sexually abused in the previous year, and approximately 16 percent of the victims said they had reported the assault to the police. Family members were responsible for about half of the assaults. Other types of abuse included financial exploitation (5.2 percent), potential neglect (5.1 percent), and emotional abuse (5.1 percent). Another study found that bruises that were inflicted on victims in confirmed incidents of the physical abuse of elderly victims differed in characteristics and locations on the body compared to bruises that occurred accidentally. Abusive bruises were often larger, with more than half being 2 inches in diameter or larger. Physically abused elders were also more likely to have bruises on the head and neck, (especially the face) as well as on the posterior torso. Regarding factors in the successful prosecution of elder abuse cases, The U.S. Attorney's Office of the District of Columbia has worked effectively with victim-witness advocates in elder abuse cases. Victim-witness advocates have performed tasks that range from trial preparation to helping victims find new housing.

SHINE (Serving Health Insurance Needs of Elders)
1-800-963-5337

<http://www.floridashine.org>

Our Award-Winning SHINE Program Can Help You Understand Your Medicare and Other Health Insurance Choices

About SHINE

SHINE (Serving Health Insurance Needs of Elders) is a statewide, volunteer-based program offering free Medicare and health insurance education, counseling and assistance to people with Medicare and their families and caregivers. SHINE is funded through a grant from the Centers for Medicare & Medicaid Services (CMS) and administered by the Florida Department of Elder Affairs. Our award-winning volunteers educate consumers and empower them to resolve problems and make informed decisions on health insurance issues. SHINE volunteers have assisted more than 600,000 people since the program's inception in 1993.

SERVICES

Volunteers in the SHINE program provide information, counseling and assistance on Medicare, Medicaid, Medicare supplemental insurance, long-term care insurance, prescription assistance and Medicare fraud. Counseling services are provided in person at counseling sites and via telephone. (The method varies by county.) Home visits can be arranged for homebound clients. In addition, SHINE has a strong community education and outreach component. Volunteers make educational presentations on Medicare and health insurance to a variety of community groups, and they disseminate information at hundreds of health and senior fairs throughout the state. Education and outreach activities focus on health promotion, beneficiary rights and consumer protection.

VOLUNTEERS

Approximately 400 volunteers throughout Florida provide SHINE services. SHINE volunteers have been honored with numerous awards, including the Davis Productivity Awards, J.C. Penney Community Service Awards, the State of Florida's Golden Choices Awards and the prestigious Beneficiary Services Award from the Centers for Medicare & Medicaid Services. Training and technical assistance are provided by the Department of Elder Affairs. Local support is provided by the Area Agencies on Aging and other local partners.

Mission Statement

To provide free and unbiased health insurance counseling through a dedicated network of volunteers, empowering Florida Seniors to make informed healthcare choices.

VOLUNTEER OPPORTUNITIES

People from all backgrounds, with an interest in helping others and learning technical material, are encouraged to volunteer for the SHINE Program. A volunteer must be willing to donate a minimum of sixteen hours per month to the SHINE Program. Volunteers may perform a variety of functions, including individual counseling, education and outreach (community presentations, etc.) and supervision of local volunteer units.

NOTE: Anyone holding an active insurance license in Florida (or with another clear conflict of interest) is not eligible to volunteer for SHINE.

COLLABORATIONS

The SHINE program maintains working relationships with all partners and stakeholders in the Medicare and health insurance fields, including the Centers for Medicare & Medicaid Services, the Agency for Persons with Disabilities, the Florida Department of Financial Services, the Medicare carriers and fiscal intermediaries, the Medicare Quality Improvement Organization, the Agency for Health Care Administration, the Department of Children & Family Services and the Social Security Administration.

FOR MORE INFORMATION:

To request SHINE services or inquire about volunteer opportunities with SHINE in your area, contact:
1-800-96-ELDER (1-800-963-5337)

The Florida Elder Helpline

For general information about SHINE, please contact:

The Florida Department of Elder Affairs

SHINE Program 4040 Esplanade Way, Suite 270

Tallahassee, FL 32399-7000

(850) 414-2000

<http://www.floridashine.org>

Rev. 7/16/08

SHINE (Serving Health Insurance Needs of Elders) is a program of the Florida Department of Elder Affairs, funded through a federal grant from the Centers for Medicare & Medicaid Services, and operated in partnership with the state's 11 Area Agencies on Aging.

Senior Expo

The Best Of Times Senior Expo, Monday February 13, 2012, 10am to 4pm, Open To The Public, At Inverrary Country Club, 3840 Inverrary Blvd, Lauderhill. FL 33319. 125 exhibitors with Senior products or services, health screenings & medical assistance, free beverages and light refreshments, entertainment, door prizes, giveaways & raffles. Visit website at www.Retirement-Times.com for more information.

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