



# HELP<sup>®</sup> Is Here

a non-profit education and counseling center for older adults and families

2008 Number 1  
\$5.00 U.S.

## Protect Yourself — Ten Terrific Tips



**W**e've gathered 10 tips for protecting yourself and your privacy from those nasty folks trying to grab your savings.

### 1. Do Not Call Registry

Avoid telemarketers by signing up with the National Do Not Call Registry, run by the Federal Trade Commission. You can register cell phones and home phones (but not business lines) by calling toll free (888) 382-1222 or going to [donotcall.gov](http://donotcall.gov). Once you register, telemarketers have 31 days to stop calling. Your registration will last for at least five years. A free service.

### 2. Screen out telemarketers

Buy an inexpensive answering machine and use it to screen you from telemarketers. Let your friends know about the machine – and that they should leave you a message. You can pick up when you hear their voices.

### 3. Get unlisted at Google

Find out if your name and address are publicly available by entering your phone number in the Google.com search box. Use the format xxx-xxx-xxxx to enter the number. It's easy to remove your listing.

### 4. Skip your mailbox for outgoing mail

The bad guys actually go out and steal mail, looking for outgoing checks which they can alter and for personal identity information. Give outgoing

mail to your carrier, put it in a locked mailbox or take it to the post office.

### 5. Opt out

Incoming credit card and insurance offers (another identity theft risk) can be stopped by signing up at [optoutprescreen.com](http://optoutprescreen.com). You can sign up for five years online. For a lifetime term, print out a form letter, sign and mail it. Or sign up by calling toll free (888) 567-8688. A free service.

### 6. Avoid junk mail

Sign up with the Mail Preference Service and be excluded from mailings of Direct Marketing Association

*see Protect Yourself on page 6*

### The Quick List

1. Do Not Call Registry
2. Screen out telemarketers
3. Get unlisted at Google
4. Skip your mailbox for outgoing mail
5. Opt out
6. Avoid junk mail
7. A free credit report every 4 months
8. Freeze your credit files
9. Watch out for lightweight credentials
10. Shred it and forget it

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*H.E.L.P. (Healthcare and Elder Law Programs Corporation) is a nationally recognized, private, I.R.C. §501(c)(3) non-profit education and counseling center providing impartial information to older adults and their families on elder care, law, finances, consumer protection and more.*

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## About H.E.L.P. Is Here

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 Federal Tax I.D.: 33-0658322

# Much Done, Still Much to Do

by Joe Cislowski



I am so proud to be here with H.E.L.P. Over the years, this organization has done so much to prepare people for their futures. With our assistance, we hope advanced years will be ones of security and dignity. We hope they will hold fulfillment and contentment. The work we do clearly meets an essential need and is not offered by others in our community. As the population of elders grows, more and more families will need our unique services.

As the new president and chief executive officer of H.E.L.P., I am privileged to lead an organization with so many assets. We have a board with so much talent and dedication. We have a staff with so much ability and passion. Our information is sound and trusted. Our services are responsive and well received. We have a reputation for integrity and prudence.

**If there were ever an organization that deserves to take just a little bit of time to rest on its laurels, it is this one.** But no one here at H.E.L.P. is willing to do that. Without exception, everyone involved has told me that we need to take advantage of our strengths and continue to build upon past success. We have more work to do.

- Going forward, we want people to become more **aware** of our organization and our programs. The work that we do at H.E.L.P. should never be a well-kept secret – because we can truly make a difference in the lives of those whom we reach.
- We are looking to **grow** our organization so that H.E.L.P. can meet the increasing need for our services. We want to serve a greater number and a more diverse set of people. And we want to continue to find new and more effective ways to serve them.
- If we are able to bring our services to more people, we also hope to **involve** more people. We need to attract the participation of many others in our community – to work in collaboration with even more like-minded individuals and organizations.

We appreciate all of you who have already given us so much of your volunteer time and financial support. We ask that you continue your good work. We also ask you to invite others to join our family, so we can serve even more elders and families in need. ❖

**H.E.L.P. Classes:****Life Planning for Grown-Ups**

Concerned about your future or about an older family member or friend? Want to learn and plan ahead in a safe environment?

Our popular classes cover powers of attorney, probate and avoiding it, wills and trusts, capital gains and estate taxes, types of care, care costs, long-term care insurance, Medi-Cal for nursing home care, and much more. Our next series are shown below.



**Our classes make complex topics understandable.**

**Life Planning classes are free, donations are invited.**

**What****Estate and Incapacity Planning**

What's a Power of Attorney? Will a Financial Power of Attorney help me? What the heck is HIPAA? How can my family avoid a Schiavo tragedy? No will - no trust - then what? Should I add my kids to my home deed? Should I avoid probate? Do I need a Living Trust? What is the capital gains residence exclusion? How can I minimize estate taxes? What does my A/B Trust mean?

**Care Planning and Options**

How can we get care at home, in assisted living, nursing homes? How much will my care cost? What are the differences among kinds of care? What is Hospice? Should I buy Long-Term Care Insurance? Can I afford to? Can you self-insure? Will Medi-Cal take our home? Will Medi-Cal pay for dad's care? How will the new Medi-Cal rules impact my mom?

**When****April**

5<sup>th</sup>, 12<sup>th</sup> and 19<sup>th</sup>  
5:45 to 7:45 p.m.

**April**

26<sup>th</sup> 3<sup>rd</sup> and 10<sup>th</sup>  
5:45 to 7:45 p.m.

**May****Where**

**Redondo Beach Senior & Family Services  
Community Center**

320 Knob Hill, Redondo Beach, CA 90278

Call (310) 318-0650 for reservations

*Presentation of these classes is made possible by a grant from  
The Chevron Corporation*

*Our Estate and Incapacity Planning Classes will also be presented at 6:30 p.m. on April 14, 21 and 28 at the Gardena Valley Baptist Church.*

*Call  
(310) 533-1996*

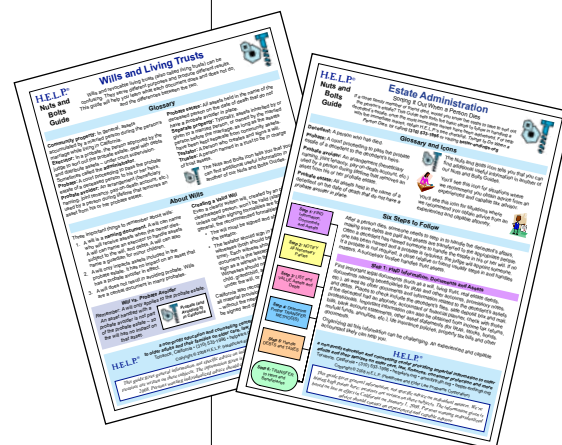
*or check*

*help4srs.org  
for more information.*

**H.E.L.P. Nuts and Bolts Guide**






Our guides will help you learn the essentials of wills and trusts, probate, avoiding probate, estate administration, capital gains, estate and real property taxes, the Medi-Cal program and more. These laminated guides provide solid and concise information based on law in effect in California.










The guides are available by mail, at our classes, at [help4srs.org](http://help4srs.org) and at the H.E.L.P. Center. See page 15 for pricing and ordering information. ❖





Day-in and day-out we provide information and referrals on valuable community services. Listed below are those on our most active list. The symbols are explained at the bottom.

	Adult Protective Services After Hours - Elder Abuse Hotline	(888) 202-4248 (877) 477-3646
   	ADVANTAGE (Torrance Memorial Medical Center)	(310) 517-4666
  	Alzheimer's Association	(800) 272-3900
	Area Agency on Aging	(800) 510-2020
  	Beach Cities Health District	(310) 374-3426, ext. 149
 	Bet Tzedek Legal Services	(323) 939-0506
	California Association for Adult Day Services	(916) 552-7400
  	CANHR (California Advocates for Nursing Home Reform)	(800) 474-1116
 	Cancer Information Service	(800) 422-6237
	Dispute Resolution Service (L.A. County Bar)	(213) 896-6533
	FOCAL Point (Torrance)	(310) 320-1300
   	H.E.L.P.	(310) 533-1996
	Health Insurance Counseling (Center for Health Care Rights)	(800) 824-0780
  	Little Company of Mary Solutions Center	(800) 618-6659
	Long-Term Care Ombudsman	(800) 334-9473 (562) 925-7104
	Los Angeles Caregiver Resource Center	(800) 540-4442
 	Independence at Home (Katie Campbell)	(562) 637-7116
 	National Hospice Organization	(800) 658-8898
 	Redondo Beach Senior and Family Services	(310) 318-0650
	Senior Legal Hotline	(800) 222-1753
	Social Security	(800) 772-1213
	South Bay Bar Association Attorney Referral Service	(310) 787-9184
  	South Bay Senior Services	(310) 325-2141
  	Stroke Association of Southern California	(310) 575-1699
  	Wellness Community - South Bay (cancer support)	(310) 376-3550

- |   |  |  |
|---|--|--|
|  Elder abuse reporting |  Information and referral |  Legal matters          |
|  Health or medical     |  In-home social services  |  Nursing home problems  |
|  Adult day care        |  Support or listening     |  Financial or insurance |



# Is Driving Still Right for Me?

*Question: I'm now in my 70s. I need to drive. But my daughter says I shouldn't. I'm worried she'll ask my doctor to report me. I don't want to hurt anybody, but I think I'm OK. What should I do?*

**Answer:** Thanks for raising this. Families argue like they've never argued before. Neighbors file complaints against neighbors. Doctors report their patients to the DMV. Seniors rail against the DMV. What's causing all the heat? Driving and older adults.

Loss of driving privileges can be a major loss – and a major blow to the person's independence. It can severely limit a person's ability to perform tasks they've handled for years (working, shopping, volunteering, maintaining social connections, etc.). On the other hand, unsafe drivers can be a life-threatening danger to themselves and others.

## Abilities, aging and the DMV

Vision, hearing, memory, reaction time and aspects of physical fitness and performance can decline as we age – so that driving safely can require extra care. The DMV won't take away a driver's license just because of your age. However, once you turn 70, you must renew your license in person. See the helpful DMV booklet *Senior Guide for Safe Driving* (call (800) 777-0133 or visit [dmv.ca.gov/pubs/pubs.htm](http://dmv.ca.gov/pubs/pubs.htm)).

## Will your doctor report you?

Medical doctors (physicians, surgeons, psychiatrists, etc.) are required by law to report patients – regardless of age – diagnosed with conditions characterized by loss of consciousness or control, or that they believe could affect the ability to drive safely. Conditions that may trigger reporting include Alzheimer's

disease and related disorders, seizure disorders, epilepsy, Parkinson's disease, Huntington's disease, vascular dementia, brain tumors, narcolepsy, sleep apnea, and abnormal metabolic states (including hypoglycemia and hyperglycemia associated with diabetes).

## If your doctor reports

Upon receiving a doctor's report, the DMV will send the person a medical evaluation form. A person who desires to continue driving must have a doctor complete the form, and then return to the DMV for testing. Possible outcomes include:

- Person keeps license.
- Person keeps license but is required to report changes in medical condition or provide an annual medical examination.
- The license is restricted (for example, to daytime driving only).
- The new license is limited (for example, for a one-year duration).
- The license is suspended or revoked.

## If the DMV refuses the license

A person whose license is suspended or revoked has the right to request a hearing with the local DMV office. The person may bring an attorney. If denied a license at the initial hearing, the person can request a second hearing with a different DMV officer, or appeal to the superior court.

see *Driving* on page 6



## Protect Yourself

*Continued from page 1*

members. See [dmaconsumers.org/offmailinglist.html](http://dmaconsumers.org/offmailinglist.html) to sign up or get more information. \$1 charge per address.

### 7. A free credit report every four months

By law, you can obtain a free credit report annually from each of the three large credit bureaus. Monitor your reports to spot unauthorized activity and find and correct errors, and maybe even improve your credit score. Ask for a report, from a different bureau, every four months. See the free official government-authorized [annualcreditreport.com](http://annualcreditreport.com) website or call toll free (877) 322-8228. *Note:* You will need to provide your Social Security Number. Avoid online look-alikes, which are loaded with fees.

### 8. Freeze your credit files

Placing a “security freeze” on your credit data makes it unavailable to lenders and others. Freezes make most sense for people who do not expect to apply

for a loan or other new credit. Freezing and unfreezing your files costs money (\$10 for each bureau to freeze, for example). For more

information see [privacy.ca.gov/sheets/cis10securityfreeze.htm](http://privacy.ca.gov/sheets/cis10securityfreeze.htm).

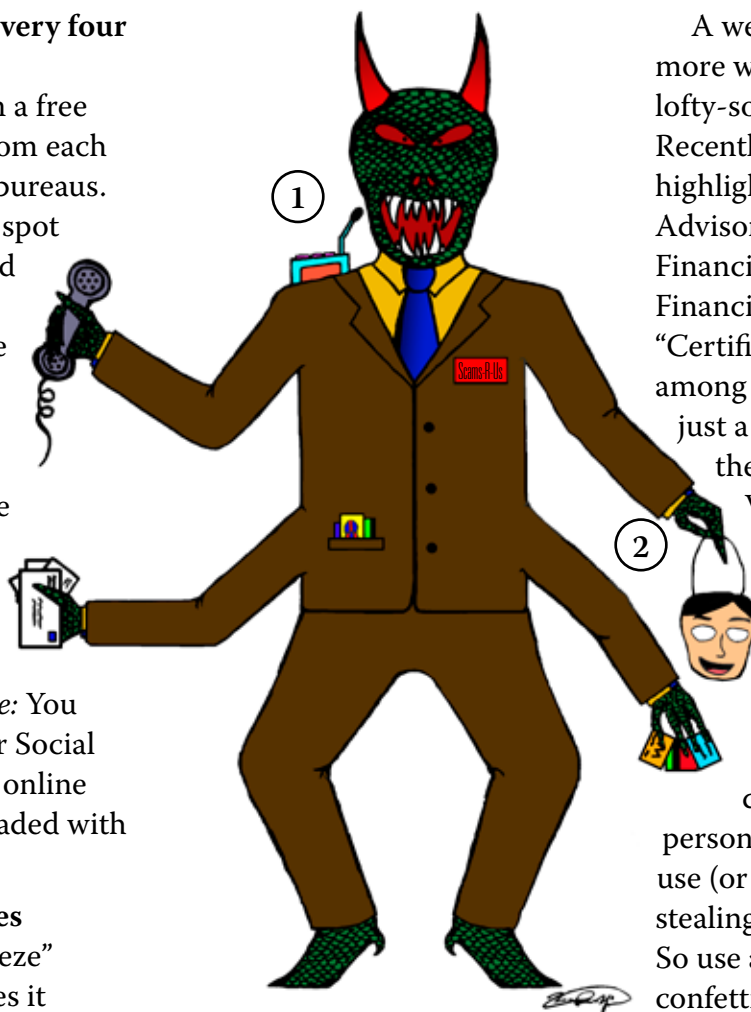
### 9. Watch out for lightweight credentials

A week at summer camp is more work than obtaining some lofty-sounding “credentials.” Recently The New York Times highlighted “Certified Senior Advisor,” “Certified Retirement Financial Advisor,” “Registered Financial Gerontologist” and “Certified Retirement Counselor” among titles that can be earned in just a few days and detailed how these titles have proliferated.

Why obtain such a credential? To sell more easily to seniors! See [help4srs.org/seniortruth](http://help4srs.org/seniortruth) for more on this.

### 10. Shred it and forget it

“Dumpster-divers” dig through trash to find personal information. They use (or sell) the information for stealing identities and credit. So use a shredder (cross-cut or confetti) on all paperwork that contains personal information before you discard it. ❖



#### **The Scams-R-Us Employee**

- ① Evil-to-sweet voice converter
- ② Charming face mask

## Driving

*Continued from page 5*

### What you can do today

- Listen to your friends, family and doctors when they express concern about your driving.
- Discuss your health and driving with your doctor.
- Take a driving course. The Automobile Club of Southern

California offers the Mature Driver Improvement Course (call (310) 325-3111 or visit [aaa-calif.com](http://aaa-calif.com)); AARP offers the 55 Alive Driver Safety Program (call (888) 227-7669 or visit [aarp.org/families/driver\\_safety/](http://aarp.org/families/driver_safety/)).

- Do a self-assessment like *Drivers 55 Plus: Test Your Own Performance*, available through the AAA Foundation (call (202) 638-5944 or visit [aaafoundation.org/products](http://aaafoundation.org/products)). ❖



# H.E.L.P.

## Annual Report for 2007

### Because Older Adults Matter

*H.E.L.P. provides accurate, up-to-date, impartial information and advice on subjects essential for elders and their families. We help elders to help themselves, and we help their families and friends to help them. People make much better plans and decisions if they are able to obtain solid information and advice. If they are already facing a crisis, we help them deal with it. You will find statistical analysis of the older adults and families we helped in 2007 in this report.*

## Education and Counseling Services

### Programs

**Full Classes** – two-hour classes which answer questions about powers of attorney, wills, probate, probate-avoidance, living trusts, long-term care, long-term care insurance, Medi-Cal and more.

**Mini Classes** – 30 to 60 minute presentations on aging preparedness, care issues and consumer protection.

**Listen, Then Help** – in-person, telephone, e-mail, or mail information, advice and service referrals.

**Private Consultations** on care planning or estate administration. There is a \$200 charge for this service, with donor-funding available for those who cannot afford to pay.



### Publications

**Nuts and Bolts Guides** – concise guides making complicated issues understandable.

**Your Way** – end-of-life planning and communication guide.

**The Torrance Guide to Services for Older Adults** – handy guide to local services and providers.

**H.E.L.P. Is Here** – quarterly magazine educating families on care, consumer protection, legal and financial issues, and more.



### Websites

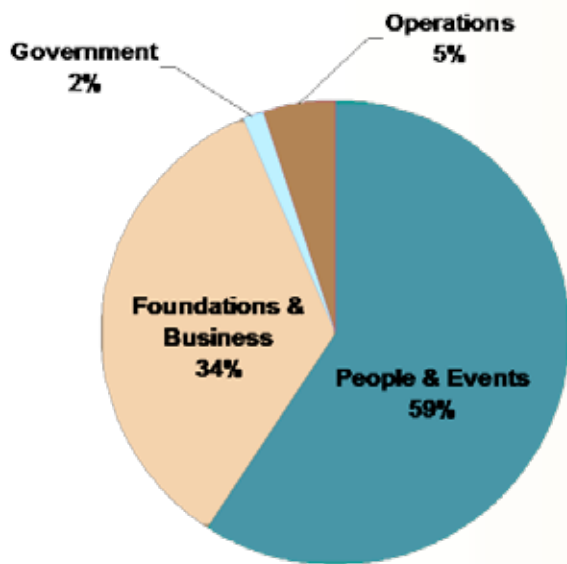
help4srs.org, annuitytruth.org and better-endings.org





# Financial Results

**Every dollar counts** – 73.3% of our spending goes directly to programs (according to our most recent IRS Form 990).



73.3% Programs

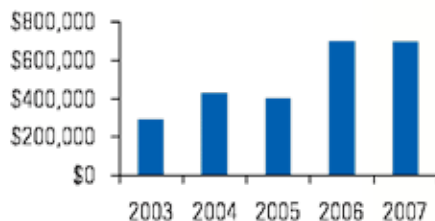
19% Fundraising



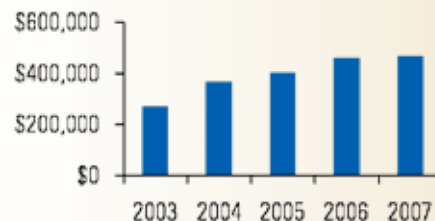
7.7% Management & General

H.E.L.P. depends on the generous support of donors to provide services for elders and their families. In 2003-07, donated dollars provided more than 95% of our funding as shown by the pie chart. In 2007, people and events, foundations and business, government, and operations provided 59.3%, 34.2%, 1.5% and 5.0%, respectively.

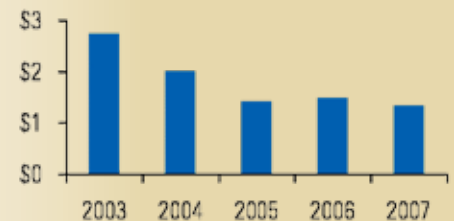
**Annual Revenue**



**Annual Expenses**



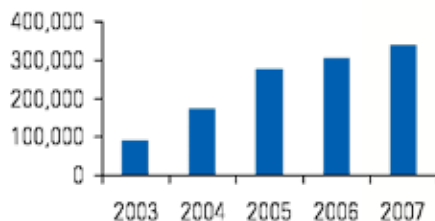
**Spent Per Counted Helping**



## Service Achievements

*What is a "helping"? When we assist one person that is a helping. As examples, if five people benefit from a consultation, that counts as five helpings; every person who attends a class creates a helping.*

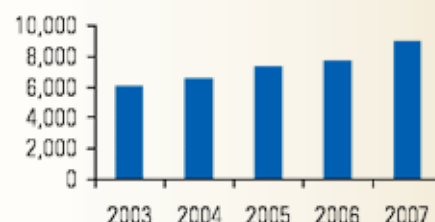
**Leverage Helpings**



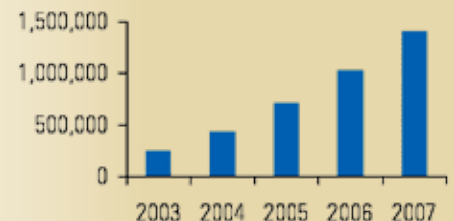
The above chart shows the growth of our "leverage" helpings. Leverage helpings include visitors to our websites and recipients of our *Your Way* guide.

The chart below shows the growth in our most intensive helpings (classes, consultations, and telephone, walk-in and email responses), which reached 9,006 in 2007.

**Most Intensive Helpings**



**Cumulative Total Helpings**



The chart below shows a steady growth in our cumulative total helpings which shows the reach of all of our services.



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# Volunteers

Lucille Abrams; Chie Akiba; Chisato Akiba; Eric Anderson; David Armes; Carolyn Ayers; Eleanor Barkelew; Kristen Anderson Bejjani; Forrest Bleakley; Roberta Brake; Megan Briggs; Noelle Bringman; Al Caramatti; Roman Casteneda; Ed & MaryAnne Chappellear; Melissa Chataigne; Jina Choi; Mary Cilva; Kate Crane; Olivia Dessy; Meg Dumke; Cliff & JoAnn Evans; Ryan Fawcett; Mary Fernandez; Eileen Fiore; Dan Fitzgerald; John Fuchs; Judy Gibson; Brian Gnerre; Margo Greenberg; Kevin, Michael & Tom Grove; Mark Gudaitis; Bob Gulcher; Michelle Gursky; Angus Hall; Sue Harlan; Jim Hendrickson; Aubrey Hertzmann; Patrick Hickey; Judy Higa; Katie Hong; Friedrich-Houston Enterprises; Martha Jackson; Melissa Keating; Bob Kennedy; Marcia Kuplis; Rhea Laughlin; Connie Lazar; Gail Leburg; Jean Lee; Gretchen Lewis; Joe Lubinski; Babette Martin; Norma Masuda; Lauren De Merville; Elsie Obemcha; Susie Oh; Hiroko Ota; Barbara Pavliscak; George Petriashvili; Lauren Phan; Arian Ponce; Deedee Rehtin; Richard Rosas; Helen Schroeder; Marilyn Sears; Jennifer & Richard Sittel; Melissa Tawa; Karen & Chuck Tucker; Bea Virobik; Anne & Jerry Wittels; Lillian Wang; Elisabeth Wolfendon; Ariana Yim; Nadene & Nicole Yim; Lois Yoshimoto • **2007 Retired Board Members:** Rod Burkley; Cathy Hendrickson; Hal Lazar; Liz Fitzgerald; Suzi Gulcher; Clara Duran Reed; Grace Yeh

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# Donors

## Support Levels

**Big H.E.L.Per - Up to \$99; Extra H.E.L.Per - \$100 to \$499; Super H.E.L.Per - \$500 to \$999; Major H.E.L.Per - \$1,000 to \$4,999;**

**Mega H.E.L.Per - \$5,000 to \$9,999; Colossal H.E.L.Per - \$10,000 to \$24,999; Super Colossal H.E.L.Per - \$25,000 to \$49,999; Mega Super Colossal H.E.L.Per - \$50,000 or more**

# Businesses

**Super Colossal H.E.L.Per:** Toyota Motor Sales, U.S.A., Inc. • **Colossal H.E.L.Per:** Mackenroth Land Company, Inc.; The Boeing Company • **Mega H.E.L.Per:** Bank of America; Burkley & Brandlin LLP; Chevron Corporation; Citigroup Foundation • **Major H.E.L.Per:** Adia Home Care; Alcoa Fastening Systems; Bank of America; Bay Cities National Bank; Carico Toomy and Assocaites, LLP; Contintental Development Corporation; Emily Stuhlbarg & Associates, Inc.; Enright Premier Wealth Advisors, Inc.; ExxonMobil Corporation; Jayne Products, Inc.; Kathleen D. Crane, A Law Corporation; Lincoln Iron & Metals Inc.; Lou Atha Incorporated; Palos Verdes Engineering; Peninsula Racquet Club; Sunrise Assisted Living of Hermosa Beach; The Meritage Resort at Napa; Virco Mfg. Corporation • **Super H.E.L.Per:** California Water Service Company; City National Bank; Cronkite & Kissell LLC; The Elliott Group at Smith Barney; Emily Stuhlbarg & Associates, Inc.; Green Hills Memorial Park; Kaiser Permanente; Joey Ikemoto Photography; L.A. Press; Malaga Bank; Robert T. Dorris & Associates Inc.; South Bay Bank; Toyota Motor Sales, U.S.A., Inc.; Welch & Co. Accountancy Corp. • **Extra H.E.L.Per:** Bellameri; Belmont Village of Rancho Palos Verdes; Allen & Wendy Bond; Budding Artistes; Civic Light Opera of South Bay Cities; Clay Jackson Industries, Inc.; CMS Design Portraiture; Domaine Carneros; Dr. Phil Show; Gable House Bowl / Laser Storm; Fitzgerald & Green, Patrick Green; Karen Galas/Homelife Partners LLC; The Gondola Getaway; Law Office of Violet Boskovich; Lawry's the Prime Rib; Little Tokyo Service Center; LivHOME, Inc.; Moore Winter McLennan, LLP; Nash Entertainment; Peninsula People; Ron's Body Shop; Salisbury Industries; Sony Pictures Studios; The Ice House Comedy Nightclub & Restaurant; The Olson and Duncan Agency; Torrance Flower Shop; Toyota Motor Sales, U.S.A., Inc.; Watson Land Company • **Big H.E.L.Per:** Alpine Village; The Appetizer; Armstrong Garden Centers; Babouch Moroccan Restaurant; Beaches; Bed Sore Solutions; Big Island Candies; Bristol Farms of Rolling Hills Estates; Bubbles Pet Spa; Cambria Estate Vineyards & Winery; Chick-Fil-A; Cimarron Cafe; Conover & Grebe, LLP; Crate and Barrel; CSI INC.; Curves; Giorgio's; Hennessy's Tavern; Holiday Inn, Torrance; HomeTown Buffet; IL Toscano Ristorante Italiano; In-N-Out Burger; Jeff Earle's Original Red Onion; Keegan's Pub & Grill; Killian's Pub and Grill; Law Office of Gregory I. Becker; The Loft Hawaiian Restaurant; Los Angeles Dodgers; Los Angeles Dodgers; Maui Chicken & Fish; The Monogram Shoppe; Pechanga Resort & Casino; Peninsula Stationers; Postal Solutions; Ralph's; Rockin' Baja Lobster; Sharks Cove Restaurant & Sports Bar; Spirit Cruises and Yacht Parties; Styles of Hawaii; T.G.I. Friday's; Torrance Bakery; Torrance YMCA; Trader Joe's; Vince's Spaghetti; Winston & Company

# Foundations, Government and Groups

**Mega Super Colossal H.E.L.Per:** S. Mark Taper Foundation • **Colossal H.E.L.Per:** Abe & Catherine Kaplan Philanthropic Fund; Employees Community Fund of Boeing California; J.B. & Emily Van Nuys Charities; Los Angeles County Supervisor Don Knabe; The Ahmanson Foundation • **Mega H.E.L.Per:** AJAX Foundation; Bank of America Charitable Foundation; Confidence Foundation; Henry L. Guenther Foundation; Silicon Valley Community Foundation / The Noble and Lorraine Hancock Family Fund; The Skylark Foundation • **Major H.E.L.Per:** City of Rancho Palos Verdes; City of Torrance; Employees Charity Organization of Northrop Grumman; Las Vecinas; Little Company of Mary Health Foundation; Los Angeles County Bar Foundation; Marcil Family Foundation; Palos Verdes Womans Club, Inc.; Sandpiper Associates; Sidney Stern Memorial Trust; The Corwin D. Denney Foundation; The Negri Foundation; The Rotary Club of Del Amo • **Super H.E.L.Per:** Ascension Lutheran Church of Rancho Palos Verdes • **Extra H.E.L.Per:** Anonymous; Daughters of the British Empire Kew Gardens Chapter; Home Depot Center Charitable Foundation; Kiwanis Club of Manhattan Beach; Los Angeles Vanguard; St. Mark's Presbyterian Church; Torrance Fire Department; Torrance Lions Club; TRA Retirees Association; XI XI THETA • **Big H.E.L.Per:** South Bay Chapter, NARFE; United Methodist Women of El Segundo; Woman's Club of Hawthorne

# Individuals

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# Medi-Cal Nursing Home Care Update: January 1, 2008 Key Numbers

## Spousal Protection Amounts

The Medi-Cal rules provide special help when one spouse needs care in a nursing home and the other spouse is healthy enough to remain at home. These rules are called the "spousal protections." They were designed so that care for one spouse would not impoverish the other, who needs to keep up the home and live in the community. Under the spousal protections, effective January 1, 2008 the healthy spouse ("at-home spouse") can retain at least \$104,400 of countable assets.

The Medi-Cal rules also allow an at-home spouse to keep additional countable assets if the at-home spouse's monthly income is low (under \$2,610, effective January 1, 2008). In that situation, the rules allow the at-home

spouse to retain additional assets above the \$104,400 – to invest and bring his or her income up. This is especially important in cases where income of the nursing home spouse will stop at that spouse's death.

For example, let's say that Eleanor (the at-home spouse) has monthly income of \$1,000. Her husband Franklin (the nursing home spouse) has monthly income of \$1,800. Medi-Cal would allow Eleanor to ignore Franklin's income, and keep additional assets and invest them to bring her monthly income up to \$2,610. If Eleanor has \$300,000 to invest, and she invests it in CDs at 4%, it will produce \$1,000 per month of income for her. Her monthly income would jump to \$2,000 – still within the allowed \$2,610. To keep such additional assets, Eleanor would need to

*see Key Numbers on page 12*



## Face It: You Need a Photo ID

In the aftermath of 9/11, photo identification cards have become essential in almost all public dealings.

For example, each of us must prove our identity with a recognized photo identification card (ID) to obtain government services, register to vote, even open a bank account. Since Jan. 1, California notaries can no longer notarize a document for you based on knowing you personally; now they must obtain other proof such as a current photo ID issued by the state or a U.S. passport.

California has had photo ID drivers licenses for years. But what about people who have never driven, or whose drivers licenses have expired?

A good alternative is a photo ID card issued by the Department of Motor Vehicles (a DMV ID). DMV IDs are valid for six years, although for those 62 or older they last 10 years. The fee is \$23. It can be reduced for those meeting low-income requirements, and there is no fee for a senior citizen ID card or for those who must give up their license due to a medical condition.

*see Need a Photo ID on page 12*



## Key Numbers

*Continued from page 11*

request a fair hearing (an internal Medi-Cal appeal process) or file a court petition. Since Eleanor's monthly income would still be below \$2,610 even if she keeps the \$300,000 of additional assets, Franklin could then transfer some of his monthly income (\$610) to Eleanor, to bring her total monthly income up to \$2,610.

**Warning:** These rules are in the process of being changed.

### Private Pay Rate / Ineligibility Calculations

Under the Medi-Cal rules, certain gifts are penalized by levying months of ineligibility. The calculation is made by dividing the dollar value of the gift by the

official statewide monthly average private pay rate (APPR) for nursing home care in California. The APPR amount is published annually by the Department of Health Care Services. As of January 1, 2008, the APPR is \$5,101.

For example, let's say that Mrs. Moses had \$32,000 of countable assets on January 1, 2007. She gave \$30,000 in cash to her nephew on January 15, 2007; she has made no other transfers. One year later (January 15, 2008), Mrs. Moses needed nursing home care, and had only \$2,000 of countable assets. She applied for Medi-Cal. In her application, Mrs. Moses disclosed the \$30,000 gift.

*Want more information on Medi-Cal? For solid, concise information on the basics, obtain our Nuts and Bolts Guide (see page 15). We also discuss the latest information in our classes (see page 3).*

Because of the gift, Mrs. Moses became ineligible for Medi-Cal for five months (\$30,000 divided by \$5,101 equals 5.88, rounded down by Medi-Cal to 5.0). Her ineligibility period began with the month in which she made the gift (January 2007) and lasted for five months (through May 2007).

**Warning:** The penalty rules are in the process of being changed, and drastically so! ❖

## Need a Photo ID

*Continued from page 11*

To apply, you must visit your local DMV office (we suggest using the appointment system). You'll submit an original application form DL44 (Driver License or Identification Card Application). Call toll free (800) 777-0133 or visit the DMV for the form (it is not available online). When you apply, you will also need to provide your social

security number and proof of your birth date and legal presence.

- The only documents accepted for SSN verification are originals of: Social Security Card (cannot be laminated), Medicare card, U.S. Armed Forces Identification Card, and Military separation document-DD 214.

- You can prove your birth date and legal presence with an existing CA drivers license – for other options see [dmv.ca.gov/idinfo/idcard.htm](http://dmv.ca.gov/idinfo/idcard.htm)

At the DMV, you will give a thumb print and have your picture taken.

The DMV ID will be mailed to you. The processing takes up to 60 days. ❖

## Want a Free Program for Your Group?

For groups of 25 or more meeting in the South Bay, we will come out and give a free 30- to 45-minute program on issues and services that especially impact or help seniors and those who care about them. If you are interested in arranging a program, call us at (310) 533-1996.

# What's That You Say?

About 10 percent of all Americans have some hearing loss. Because hearing loss can occur slowly, people may not realize that their hearing is impaired.

Ongoing hearing loss can lead to feelings of isolation, loneliness and embarrassment, withdrawal from family and friends, irritability, fatigue and depression. It can also create safety risks.

Signs of possible hearing loss include:

- Straining to hear normal conversation.
- Appearing disinterested or slow to respond.
- Feeling that others are mumbling.
- Asking others to repeat.
- Turning up the audio to a level that makes others complain.
- Ringing or buzzing in the ears.

If you know a person with an unrecognized hearing impairment, encourage them to seek proper testing

and treatment. Among seniors, hearing loss is the third most treatable disabling condition – behind arthritis and hypertension.

If you are talking to someone with a possible hearing loss,

- Face the person and speak clearly.
- Speak at a reasonable speed.
- Do not hide your mouth, or eat, or chew gum.
- Stand in good lighting and reduce background noise.
- Use facial expressions or gestures to give useful clues.
- Repeat yourself, if necessary, using different words
- Include the hearing-impaired person when talking with others and talk with the person, not about the person.
- Be patient and relaxed, stay positive, and ask how you can help. ❖



## Additional Resources

- *National Institute on Deafness and Other Communication Disorders*, call (800) 241-1044 or visit [nidcd.nih.gov](http://nidcd.nih.gov).
- *Better Hearing Institute*, call (800) 327-9355 or visit [betterhearing.org](http://betterhearing.org).

# Be Part of “Some Enchanted Evening”

H.E.L.P.'s 2008 annual fundraiser will take place on Friday, July 18 at the lovely Redondo Beach Historic Library – close to the Redondo Beach Pier.

The event raises needed funds for our programs to help elders and families. You can help make the evening a success by participating in one or more of the following ways:

- Donating silent auction items like food and gift baskets, wine, toys, jewelry, works of art, hotel

stays, cruises, condos, restaurant and other gift certificates, iPods, televisions and sports, music and theatre tickets.

- Sponsoring the event.
- Volunteering.
- Purchasing tickets for yourself and friends.

For more information, call Cathy Grove at (310) 533-1996 or email us at [enchanted@help4srs.org](mailto:enchanted@help4srs.org). ❖

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Eleanor Barkelew  
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Debi Graboff's 50th Birthday  
(Elisa & Brad Wayne)

Dr. Lowell Greenberg  
(Berkley & Beth Eichel)

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(Ervin & Rosalie Bradley)

Anne Wittels on her 80th Birthday  
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## *In Memory Of*

Uncle Andy  
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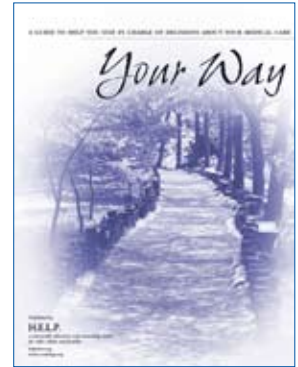


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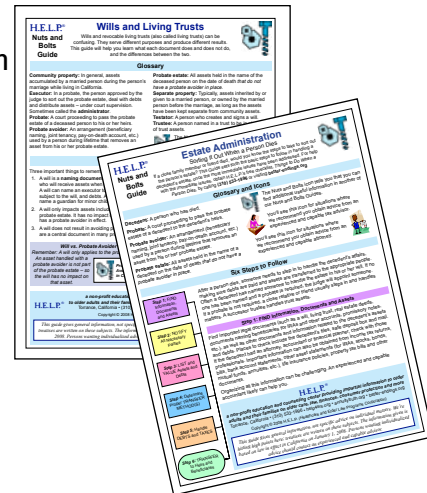


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