



HELP[®] Is Here

Information and advice for older adults and families

2012 Number 1

A New Life Stage? *By Helen Dennis*



Millions of us are in a new stage of life. And it is not youth revisited.

Dr. William Thomas, an international authority on geriatric medicine gave a talk at TED (Technology, Entertainment, and Design), a small nonprofit organization devoted to “ideas worth spreading.” (It can be seen on Youtube at <http://youtu.be/ljbgcX3vIWw>). According to Dr. Thomas, we live in a society where old people have some standing only if they can do what younger people do. And if they can’t, they essentially “are disappeared.” A case in point is residents of nursing homes. “Their only crime is frailty. They live a life sentence without parole,” notes Dr. Thomas.

Many think that age is the big problem. According to Dr. Thomas, the real problem is our devotion to youth. “Adulthood is sucking the joy out of daily existence.” One reason is that a good adulthood is based on whether or not one can mirror the actions and activities of youth. He continues, “what we need is a new life stage beyond youth, adolescence and adulthood”.

“Elderhood” is what Dr. Thomas advocates. It is a life stage that can be rich, real, deep and meaningful – if we are willing to outgrow adulthood. He calls for a rebuilding of the lifecycle, to name a stage of life after adulthood that reflects the ongoing strengths, abilities and wisdom of our growing older population.

Others have tried to define a new stage of life. Gerontologist Ken Dychtwald focused on “middlescence” as a time when individuals place greater value on time with friends and loved ones, enjoying personal growth and the excitement of encountering new people, places and cultures. Given more free time they are less interested in purchasing things and more interested in new and stimulating experiences.

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What we need is a new life stage beyond youth, adolescence and adulthood.

A Time of Change at H.E.L.P.

by Lynne Neuman

As the former Vice Chair of the H.E.L.P. Board of Directors, I was pleased to accept the nomination from the Board of Directors to become H.E.L.P.'s new Board Chair. I want to take this opportunity to thank our former Board Chair, Sibylle Grebe, Esq., for her dedicated leadership. She continues to be a great supporter of H.E.L.P.

This past year we also welcomed our new Executive Director, Britt Vanden Eykel-Huff, Ph.D., who brings to the position a strong background in non-profit management and consulting, marketing, and fundraising, and public relations. In addition, she has been very active in the local community, having served on the L.A. BioMed Foundation Board at Harbor-UCLA Medical Center in Torrance, the Peninsula Education Foundation Board of Trustees, and the Peninsula Chapter of National Charity League. She also served as president of the Palos Verdes Peninsula Council of PTA's, and is currently Chair of the Planning Commission for the city of Rolling Hills Estates.

H.E.L.P. has also added a new Professional Advisory Board to our support network as we focus a stronger emphasis on utilizing the professional expertise of retired as well as active volunteers. Please look inside this issue for the article introducing the members of this new board. We are excited to be able to tap into the years of experience our volunteers provide to our programs and services. We also continue to value the longtime and ongoing support of our Circle of Advisors.

H.E.L.P. just celebrated its 15th anniversary in 2011 with a highly successful Celebrate Summer gala at Trump Golf Club last July. Highlights and photos of the event are available in this issue. With your help we will continue to provide vital programs and educational services to older adults and their families to help them make better choices. All of our services remain free or low-cost. They include free community classes about powers of



Lynne Neuman



Britt Huff

attorney for healthcare and financial matters, elder care options and financial planning tools; one-on-one telephone assistance, walk-in and e-mail information and referrals from our community support staff; private consultations addressing proper care planning and estate administration; and professionally developed publications on elder care issues.

We hope you will consider using the enclosed envelope to give generously to our mission. Our 2012 Celebrate Summer fundraising event will be on June 22 at Trump. Please save the date on your calendar and plan to join us for this wonderful evening.

Lynne Neuman is Chair of the H.E.L.P. Board of Directors.

H.E.L.P. (Healthcare and Elder Law Programs Corporation) is dedicated to empowering older adults and their families by providing impartial information, education and counseling on elder care, law, finances and consumer protection so they may lead lives with security and dignity.

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 Maureen O'Donnell, Sharon Guthrie

H.E.L.P. Is Here gives general information, not specific advice, on individual matters. This issue is based on law in effect in California on January 1, 2012. H.E.L.P. provides referrals to help older adults obtain care, social and other services. H.E.L.P. does not refer any person to any private attorney or private law office; all legal service referrals are to legal aid and similar free legal service organizations, or to attorney referral services operated by bar associations or similar organizations. H.E.L.P. does not request or accept referral or similar fees or compensation from any person or organization. To request a copy of H.E.L.P. Is Here, change your mailing address or be removed from the mailing list, call us at 310-533-1996 or e-mail us at magazine@help4srs.org.

Medicare Patients Beware!

Question: *My mom was in the hospital for three days and then transferred to a skilled nursing facility for recovery. Why is Medicare refusing to pay for her stay in the nursing facility?*

Answer: For Medicare to cover the cost of a post-hospital skilled-nursing home, a beneficiary must first be a hospital inpatient for at least three consecutive days. The first day of a physician-ordered hospitalization is counted as Day 1 and the day before discharge is counted as the last day. If a patient is admitted on Monday and discharged on Wednesday, Medicare counts the number of days as only two and would not cover a subsequent stay in a skilled nursing facility.

Another problem concerns Medicare beneficiaries' status at admission and while in the hospital. Many physicians admit patients on an observation status. Patients may be in hospital beds and receiving medications, meals and tests, but they are considered outpatients if they are listed on physician-ordered-observation status. Patients and their families may be unaware that

they are not inpatient. Medicare Part B, rather than Part A, pays for their hospital stay. Then when they are transferred to a skilled-nursing facility for recovery, that cost is not covered by Medicare.

Patients may be in hospital beds and receiving medications, meals, and tests, but they are considered outpatients if they are listed on physician-ordered observation status.

Medicare guidelines use observational services to determine whether patients should

be considered and treated as inpatient and may include short-term treatment, testing and assessment. While the suggested time for observation status is 24 to 48 hours, many stays extend up to 14 days.

Beneficiaries or their families can avoid these costly surprises by asking the hospital staff or physicians the patients' status. This is especially important if follow-up care in a skilled-nursing home is anticipated.

Once beneficiaries or their families establish that their status is as an inpatient, then any effort to move the beneficiary out of the hospital before the three-day period should be questioned and challenged if necessary. Beneficiaries or their families may request a formal notice-of-status from the hospital utilization team. If notices specify that the beneficiaries have been admitted on an observation status, then an appeal can be filed to challenge that decision. If the hospital fails to provide notices, then the beneficiaries can appeal when they receive their Medicare Summary Notices.

To find out more on this subject or request publications, contact the Center for Medicare Advocacy at www.medicareadvocacy.org. For appeal assistance, contact your local Health Insurance Counseling and Advocacy Program (HICAP). In California, HICAP can be reached at www.cahealthadvocates.org/HICAP or at 800-434-0222.



Increase in Social Security Benefits
Cost of Living Increase in Social Security benefits for 2012 is 3.6% .

We thank
Alcoa Fastening Systems
for funding this issue.

H.E.L.P. Forms New Advisory Board

H.E.L.P. continues to benefit greatly from our Circle of Advisors, the members of which have provided wonderful support over the years to the H.E.L.P. staff and mission. This year we have added a smaller Professional Advisory Board (PAB) to our support network. As we have expanded our efforts to utilize the expertise of active and retired professionals in providing services and education to the community, we have appreciated the willingness of these new Board members to be available as a resource to our volunteers. Board members fall into the categories of medicine, law, finance, and community/business/education. We are pleased to highlight our new PAB members in this edition of our HELP is Here magazine.

Professional Advisory Board: Medical

Mark Goldberg, M.D., Ph.D., is emeritus Chair of the Neurology Department, Harbor-UCLA Medical Center. Prior to his retirement he was Professor of Neurology and Pharmacology, UCLA Medical School, as well as Neurology Chair. His M.D., and Ph.D. are from the University of Chicago. He is a world traveler and an expert in Chinese cuisine.

Hugh B. McIntyre, M.D., Ph.D., is recently retired from the position of Chair and Program Director, Department of Neurology, Harbor-UCLA Medical Center, and was a UCLA Medical School Professor of Neurology and Clinical neurophysiology. He remains involved part-time in outpatient and EEG supervision and didactic teaching, as well as administrative guidance and support. He is an avid sailor and wine connoisseur and participates in the operation of his family vineyard in Oregon.

Law

Walter R. ("Rod") Burkley, Jr., Esq. is a partner in Burkley & Brandlin, L.L.P. His practice concentrates on succession and estate planning, and probate and trust litigation. A graduate of Dartmouth College and Harvard Law School, he is a past Board chair of H.E.L.P., and the first recipient of its Legacy Award. He has served as Vice-President of the South Bay Association of Chambers of Commerce, past president of the South Bay Bar Association, and the Palos Verdes Art Center.

Duane Conover, Esq. is a semi-retired law partner with Conover & Grebe, L.L.P., the law firm he founded in 1974. He practices in the areas of probate, estate planning, tax, and entertainment law. A graduate of Dartmouth, with an M.A. from UC Berkeley, a law degree from Loyola University, and LL.M.-taxation from UC San Diego, he is also actively involved in the Peninsula Symphony.

Peter Pettler, Esq. is a principal member and founding partner of Pettler & Miller, L.L.P., a Los Angeles area law firm specializing in estate planning, trust administration, trust and probate litigation, conservatorships, guardianships and mediation. He is a former member of the H.E.L.P. Board of Directors; past president and current member of the Rotary Club of Del Amo; past president of the South Bay Bar Association; and past president of the Harbor Bay Association.

Stephanie J. Unguez, Esq. practices elder law in Redondo Beach with the law firm of Cynthia R. Pollack. A graduate of Massachusetts Institute of Technology and Loyola Law School, she serves on the advisory committee of El Camino College's paralegal program. A member of

the H.E.L.P. Circle of Advisors, she also served on the gala committee for H.E.L.P.'s very successful 15th anniversary fundraiser at Trump Golf Club in July 2011.

Finance

Lou Atha, is the principal member and founder of Lou Atha, Inc., which has been providing financial management services, estate planning, and domestic and foreign tax preparation since 1976. In addition to being a long time member of the H.E.L.P. Circle of Advisors, she is a member of the El Camino Professional Business Council, the Peninsula Philharmonic Financial Committee, the Society of California Accountants, and the National Estate Planning Council.

Stephanie Enright founded Enright Financial Consultants in 1984 and is highly experienced in all aspects of ongoing financial planning and fee investment management, with particular expertise in senior-related issues. Until her recent retirement, she also was a financial columnist for the Daily Breeze and the Long Beach Press Telegram. She has been an active member of the South Bay Estate Planning Council and is a board member of the Torrance Hospital Foundation, the Assistance League, the Banning House Museum, Peninsula Seniors and the Circle.

see *Advisory Board* on page 6

Personal Bankruptcy on the Rise Among Older Adults

It's the Law

Who is at the greatest risk of filing a personal bankruptcy, according to the most recent data?

The largest percentage rise is among the group aged 65 or older.

The Consumer Bankruptcy Project has published reports based on statistics from court filings between 1991 and 2007. It found the rate of personal bankruptcy filings among those ages 65 to 74 jumped by 177.8 percent. Filings among those age 75 and older jumped by a staggering 566.7 percent. The study also noted that filings among those ages 18 to 44 actually went down an average of 50 percent during that same time period.

Professor John Pottow, an expert on bankruptcy law at the University of Michigan Law School, has analyzed the CBP's data to determine the major causes for this crisis among older adults.

He concludes that credit card debt, with high interest rates and fees, is a primary cause for this rise in filings. He called uncovered medical costs a primary factor behind the credit card debt.

The Center for Retirement Research at Boston College reports that a typical married couple at age 65 can expect to spend \$197,000 in lifetime uninsured health costs, including premiums, co-

payments and out-of-pocket home health-care products, but excluding long-term-care costs. The latter, including nursing care, can raise the overall cost between \$260,000 and \$570,000. Pinched, many turn to their credit cards.

Professor Pottow also explored other issues that push older adults toward credit card debt: not wanting to acknowledge financial trouble, wanting to manage their lives by themselves, being too proud to ask for help, having a diminished network of support or being isolated, and being attracted by the easy access to credit.

It is crucial for older adults to be aware of the dangers of relying on credit cards to find their way out of financial stresses. Family members should be vigilant in efforts to be there for their older loved ones and to allow them to ask for help on their own terms.

Once debt is incurred, regaining financial balance is difficult. Older adults do not have the means to start over, pay off debt and rebuild savings. Job opportunities or additional income-producing sources are rare.

While bankruptcy may seem like a reasonable choice, better options may exist.

Proper debt counseling can determine what alternatives are available to avoid bankruptcy. With the assistance of a properly

trained counselor and the help of family or friends, the older adult may restructure the debt and get out from under escalating credit card

costs. Management programs can be arranged with the credit card companies to stop excessive fees and interest charges. New resources can be explored to help offset some of the uncovered medical costs and if real property is involved, refinancing or sale may also be an option.

To learn how to select a reputable debt counseling service, go to www.ftc.gov.

When bankruptcy is necessary, anyone planning to file should fully understand all their choices under the U. S. Bankruptcy Code. An overview of the various forms of bankruptcy and pre-filing requirements can be obtained online through the U.S. Bankruptcy Court for their area. In Los Angeles, information can be obtained at:

www.cacb.uscourts.gov. A competent attorney is necessary to handle all aspects of the filing. For a referral, contact the National Association of Bankruptcy Attorneys at: www.nacba.org.

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Life Stage:

Life coach and psychologist Ron Pevny runs a Center for Conscious Eldering. He agrees that our prescription for aging has been influenced by modern society's view of the roles of older adults. Those views are being challenged by a new understanding of the human potential throughout the life span. Pevny notes that being an elder is a conscious choice that requires preparation on all levels – physical, psychological, and most importantly – spiritual.

Here are some of his principles:

- Certain abilities diminish with age; others can grow and peak.
- There's a difference between being "old" and an elder.
- Growing into elderhood is the pinnacle of a life's journey.
- Rather than a time of withdrawal, it can be a time of passionate

engagement and service to the community.

- The engagement and service is most powerful and satisfying if it's based on "being" rather than "doing."

The term elder may be a problem for some. Elderhostel, an organization founded in 1975 that provides lifelong learning opportunities to adults 50 and older, changed its name to Roads Scholar in 2009. According to their website, "Road" connotes a journey and real-world experience and "Scholar" reflects a deep appreciation for learning. I suspect that one reason for the name change is that boomers generally don't relate to "elder."

A religious organization formed a group of older adults and named it a Community of Elders. Many

members still object to "elder."

Alaska natives may have come close to defining the elderhood life stage. They identified four characteristics of eldership: emotional well-being, community engagement, spirituality and physical health.

We continue to struggle with what to call and expect from this extended life period. It's more than traditional retirement. For the moment, let's try elderhood. Perhaps at some time, it will be a well-accepted life stage that represents our highest aspirations.

Regardless of the term, we need to remember that one day our life will flash before our eyes. Let's all make sure it's worth watching.

Helen Dennis is a former H.E.L.P. Board Chair and is a specialist in aging, with academic, corporate and nonprofit experience.

Advisory Board:

Community / Business / Education

Maureen O'Donnell has been an active civic leader and community volunteer, in addition to teaching U.S. History and Government, and Asian Studies in the L.A. Unified School District for 35 years. She served two terms on the Torrance City Council, was President of the Torrance School Board, and is presently serving on the Board of Trustees for El Camino College District. She has been active in the Torrance Symphony Association; the Salvation Army Advisory Board, the Torrance Historical

Society Board of Directors; and the South Bay Committee for Court Reform. She has been honored as a Torrance YWCA Woman of the Year and received the Presidential Achievement Award for outstanding community service.

Sharon Guthrie is a community leader and volunteer, in addition to having been an elementary school teacher for many years, most recently at Rolling Hills Country Day School in Palos Verdes. She was recognized with the Honorary Service Award from the Soleado Elementary School PTA in P.V. for

teaching excellence. She has been active in many charitable causes, and has served as president of the Peninsula Chapter of the National Charity League, the Palos Verdes Philharmonic Committee, Sandpipers, and the LA BioMed Foundation Board. She currently chairs the LA BioMed Advisory Board. She is also a member of the Peninsula Committee Children's Hospital L.A., a volunteer docent at South Coast Botanic Garden, and has enjoyed being a Girl Scout Leader and Team Mom for various youth athletic groups during her children's school days.

Great Memories from H.E.L.P 15th Anniversary Celebration – One Elegant Evening

H.E.L.P.'s fifteenth anniversary celebration, "One Elegant Evening: 15 Years in the Making" on July 8th, 2011 was a great success. Nearly 200 supporters attended the annual Celebrate Summer fundraiser event at Trump National Golf Club, chaired by Sharon Ryan.

The event honored Alcoa Fastening Systems with the Vanguard Award, Frank and Marilyn Schaffer with the Inspiration Award, and Cathy Hendrickson, with the Legacy Award. Assemblywoman Bonnie Lowenthal, of the 34th district, presented the awards and served as the M.C. for the evening.

H.E.L.P. is grateful to the many event sponsors and auction item donors, as well as the many volunteers and supporters who contributed long hours to make this event a success. The event committee members included Van Castaneda, Michael Goguen, Tim Gray, Elizabeth Hoang, Laura Kauls, Steve Love, Lisa Martinez, Margo Meikle, Julia Parton, Sharon Ryan, Ardis Shubin, Stephanie Unguez, and Kay Yamada. In addition, many supporters gathered auction items and provided assistance on the night of the event. It was an extraordinary evening of entertainment, all to raise funds to support H.E.L.P.'s mission.

The Vanguard Award Honorees from Alcoa Fasteners, Robert Mendez, Rosie Gomez and Sandra Taravella, receive their award from The Honorable Bonnie Lowenthal and H.E.L.P. Executive Director Dr. Britt Huff.



H.E.L.P. major donors Ralph Scriba, left, and Jimi Andersen, far right, join Board members Sharon Ryan and Britt Huff.

H.E.L.P. former Board Chair, Sybelle Grebe, left, joins Board member Sharon Ryan, Assemblyman Bonnie Lowenthal and Britt Huff.

Updated Tools and Guides

Financial Nuts & Bolts Guide
By doing advance planning you can protect your family from financial disaster.

Probate (and more) Nuts & Bolts Guide
Once you have passed away, your estate will be distributed by the Probate Court.

Health Care Powers of Attorney
By doing advance planning you can protect your family from financial disaster.

Wills and Revocable Living Trusts
Wills and revocable living trusts are legal protections that serve different purposes and produce different results. This guide will help you learn if one or both estate planning tools are right for you.

Your Aging Preparedness Kit
Aging - we're all doing it. Besides having a financial plan to pay your future bills, you should assemble an Aging Preparedness Kit covering the six key topics shown below.

Using Home Care
If in California more than \$6,300 a month of nursing home care may be paid through Medi-Cal.

Estate Avoidance
Handle the estate of a close family member. For H.E.L.P.'s Free checklist, call 310-533-1996.

Conservatorship Basics

H.E.L.P.
Healthcare and Elder Law Programs

What happens to someone who doesn't have a power of attorney for health care (PAHC) or durable power of attorney for financial matters (DPAFM), but who can no longer adequately take care of his or her personal care or finances? Depending on the person's needs and assets, a conservatorship may need to be established.

In a conservatorship, a judge appoints a person or organization to take care of another person's personal needs or financial matters, or both. The person the judge appoints to take care of the other person's affairs is called the **conservator**; the person who needs help is called the **conservatee**.

Several types of conservatorships exist. This Fact Sheet focuses on two:

(1) conservatorships of the person and (2) conservatorships of the estate.

Conservatorship of the Person

In a conservatorship of the person, a judge appoints a conservator for someone who cannot sufficiently provide for his or her personal needs for physical health, food, clothing or shelter. The judge has the authority to limit the powers given to the conservator as appropriate for a particular conservatee. A conservator does not lose the right to marry, vote, to consent to medical treatment, or to make a will, unless the judge decides otherwise.

Conservatorship of the Estate

In a conservatorship of the estate, a judge appoints someone to manage another person's financial matters. California law permits a judge to appoint a conservator of the estate for someone who is "substantially unable to manage his or her financial resources or resist fraud or undue influence." Included incidents of negligence or imprudence are not enough to prove substantial inability. For example, if someone occasionally misses a check,

that doesn't mean that the person is unable to manage his or her finances. If the person is continuously bouncing checks and bills are not being paid, however, a judge may find that the person is substantially unable to manage his or her financial resources. When a conservatorship of the estate is established, that means that a judge has determined that the conservatee does not have the legal capacity to enter into transactions relating to the conservatee's financial situation, such as making a contract, incurring a debt, or making a gift. The conservator keeps some rights, including the right to enter into transactions to provide for the necessities of life and the right to make a will. Depending on the conservatee's status, the court may broaden or restrict the conservator's power to enter into transactions. If a person needs help with both personal needs and financial matters, a court may appoint a conservator of both the person and estate.

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Residential Care Referral Services

H.E.L.P.
Healthcare and Elder Law Programs

H.E.L.P. provides this listing as a public service. Listing does not imply endorsement of any organization or person. We do not in any way warrant the services any listing organization or person may provide. Checking the references and verifying information on your own is the responsibility of the consumer.

California Statutory Will - Probate Code Section 6240

1. READ THE WILL. Read the whole Will first. If you do not understand something, ask a lawyer to explain it to you.
2. FILL IN THE BLANKS. Fill in the blanks. Follow the instructions in the form carefully. Do not add any words to the Will (except for filling in blanks) or cross out any words.
3. DATE AND SIGN THE WILL AND HAVE TWO WITNESSES SIGN IT. Date and sign the Will and have two witnesses sign it. You and the witnesses should read and follow the Notice to Witnesses found at the end of this Will.

*You do not need to have this document notarized. Notarization will not fulfill the witness requirement.

CALIFORNIA STATUTORY WILL OF

Print Your Full Name

1. Will. This is my Will. I revoke all prior Wills and codicils.
2. Specific Gift of Personal Residence. (Optional—use only if you want to give your personal residence to a different person or persons than you give the balance of your assets to under paragraph 5 below.) I give my interest in my principal personal residence at the time of my death (subject to mortgages and liens) as follows:

(Select one choice only and sign in the box after your choice.)

- a. Choice One: All to my spouse or domestic partner, registered with the California Secretary of State, if my spouse or domestic partner, registered with the California Secretary of State, survives me; otherwise to my descendants (my children and the descendants of my children) who survive me.
- b. Choice Two: Nothing to my spouse or domestic partner, registered with the California Secretary of State; to all my descendants (my children and the descendants of my children) who survive me.
- c. Choice Three: All to the following person if he or she survives me (insert the name of the person):

- d. Choice Four: Equally among the following persons who survive me (insert the names of two or more persons):

Residential Care Referral Services Provide?

One or more of the following services:
• Facilities (e.g., retirement home, continuing care retirement living, board and care, skilled nursing facility) in the geographic area.
• Based on the medical and psychosocial needs of the senior; based on the price range desired and needed;
• Determine the needs of the client, and monitor and service.

at the care facilities in their area, and some will visit facilities with

are Referral Services

of referral services that serve the South Bay. Each listed service that they refer to, in different ways. Be sure to ask how it

Serving H.E.L.P.'s South Bay Service Area

Connections Referral Service
southernreferrals.com
800-330-5593 Southern California Only

Elderlink
elderlink.org
800-433-5772 All of California

Heartlight
heartlightonline.com
310-554-2223 Los Angeles and San Fern

Southern California Senior Resources
scsenior.com
866-697-3646 Southern California Only

VIVA!
800-934-8482 Los Angeles Only

Services

For older adults and their families by providing impartial information, education and

advice, and consumer protection to help you lead lives with security and dignity.

H.E.L.P. is a 501(c)(3) non-profit organization. For more information, visit www.help4srs.org

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In-Home Supportive Services

H.E.L.P.
Healthcare and Elder Law Programs

What Amounts Will IHSS Pay?

If an individual or a couple meets both the Condition and Countable Asset rules (above), monthly income (not total income is counted) is compared to the SSI/SSP payment level. The 2011 SSI/SSP payment level is \$845 for individuals and \$1,407 for couples (the level differs for blind persons, minors, or where only one spouse is eligible and in certain other cases).

Who is Eligible for IHSS?

IHSS pays for services to individuals who are eligible and in certain other cases. The IHSS program pays for a wide variety of services, including housecleaning, shopping, meal preparation, laundry, personal care and paramedical services.

Note: There are other ways to qualify for IHSS, and special rules apply for non-

qualifiers.

What About Repayment?

Based on current State law, claims for repayment by a recipient's estate, after the recipient's death, cannot

Include payments made for

personal care services provided under the In-Home Supportive Services Program.

Who Provides the In-Home Services?

In Los Angeles County, the services are provided by service providers chosen directly by the service recipients. A service recipient arranges directly with the service provider. Service providers may include family members, with special rules applying to spouses. The County maintains a list of service providers and can provide their names and telephone numbers.

How to Apply.

In Los Angeles County, call the IHSS office at (888) 944-4477 or (213) 744-4477. Keep track of the dates and names of persons spoken to, and keep a copy of the application and other paperwork. A social worker will visit the applicant(s) to determine what types of services are needed and how many hours of service will be allowed.

H.E.L.P. is dedicated to empowering older adults and their families by providing impartial information, education and counseling on older care, law, finances, and consumer protection to help you lead lives with security and dignity.
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Life Planning Classes

Concerned about choice options for seniors and their families? Our popular classes cover powers of attorney for healthcare and financial matters, wills and living trusts, probate and avoiding it, consumer protection and long term care. For reservations to any of our classes, call **310-533-1996**.



Katy Geissert Civic Center Library

10:00 a.m. to 12:00 p.m.
Community Meeting Room
3301 Torrance Blvd., Torrance, CA 90501
Call 310 533-1996 for reservations

February

Staying in Charge of Your Healthcare and
Finances.
Friday, 10th

- Staying in Charge: Powers of attorney for healthcare and financial matters allow you to stay in charge and avoid conservatorship should you become incapacitated and unable to speak for yourself.

Wills, Trusts and Probate-Avoiders
Friday, 17th

- Wills, Trusts & Probate Avoiders: This class discusses the needs for a will and/or a living trust. Explains the probate process and ways to avoid it with wills, trusts and specific probate avoiders.

Elder Care and Residential Choices
Friday, 24th

- Elder Care Choices & Options: Discusses different types of long term care (at home, skilled nursing and hospice care), their costs and how to determine which is best for you.

March

Financial Planning for Long-Term Care
Friday, 2nd

- Financial Planning Tools: Addresses ways to determine if purchasing long term care insurance will be a financially sound option for you

Medi-Cal for Nursing Home Care
Friday, 9th

- Medi-Cal for Nursing Home Care: Discusses nursing home Medi-Cal eligibility guidelines that are very different from those of standard Medi-Cal, and penalties on certain property transfers that may impact one's eligibility.

The length of each class is approximately 1-1/2 hours, and the format consists of one speaker who uses a power point screen, and is available to answer questions as the class progresses. Because H.E.L.P. is a nonprofit organization, we tell all class attendees that although our classes are free, we do appreciate their voluntary donations of \$10. To collect contributions, we usually place a jar on the table where class attendees sign in and pick up class materials.

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The Inspiration Award Honorees Frank and Marilyn Schaffer, center, receive their honors from Bonnie Lowenthal and Britt Huff.



The Legacy Award Honoree Cathy Hendrickson receives her honors from Bonnie Lowenthal and Britt Huff.

The Call Box

*H.E.L.P. provides information and referrals on valuable community services addressing elder care, law, finances and consumer protection. Listed below are some of those agencies you might find useful. Of course, we are always available to help if you have a problem or need information. You can call H.E.L.P. at **310-533-1996** or e-mail us through our website: help4srs.org.*

Elder Care	Phone Numbers	Web Addresses
L.A. County Consumer Affairs (Consumer protection/complaints)	800-593-8222	dca.lacounty.gov
Adult Protective Services (Elder abuse)	877-477-3646	css.lacounty.gov/aps
Alzheimer's Association, Southland Chapter	800-272-3900	alz.org/californiasouthland
Area Agency on Aging (Information and assistance)	800-510-2020	aging.ca.gov
Center for Health Care Rights/HICAP (Medicare and Insurance Counseling)	800-824-0780	cahealthadvocates.org/hicap
Home Ownership Preservation Foundation (Foreclosure assistance)	888-995-4673	995hope.org
In Home Supportive Services	866-512-2856	ladpss.org/dpss/ihss
Long Term Care Ombudsman (Mediation for those living in licensed facilities in L.A. County)	800-334-9473	wiseandhealthyaging.org
Social Security	800-772-1213	ssa.gov
California Association of Adult Day Services (Adult day care answers)	916-552-7400	caads.org
Los Angeles Caregiver Resource Center (For caregivers of adults with brain impairment)	800-540-4442	lacrc.usc.edu
National Hospice and Palliative Care Organization (Empowering people to make end-of-life choices)	800-658-8898	nhpco.org
Legal		
Bet Tzedek Legal Services (Provides free legal services for seniors in LA County)	323-939-0506	bettzedek.org
California Advocates for Nursing Home Reform (Advocacy and lawyer referral)	800-474-1116	canhr.org
Health Consumer Alliance (LA County)	800-896-3203	healthconsumer.org
South Bay Resources		
Beach Cities Health District (Provides support services)	310-374-3426	bchd.org
Focal Point on Aging (Information and referral service)	310-320-1300	torranceca.gov/parks/6649/htm
Redondo Beach Senior and Family Services (Programs to promote health)	310-318-0650	redondo.org
South Bay Senior Services (Health-related and case management services)	310-325-2141	bhs-inc.org

Shop at Ralphs Markets and earn money for H.E.L.P. in 2012!

H.E.L.P. Developments



We are happy to announce that Ralphs grocery stores are again donating to H.E.L.P. through their community contributions program! If you are already registered, *you must re-register in 2012*. If you are not registered, but a current Ralphs card member, simply register on line so that H.E.L.P. can start receiving the benefits!

Visit: ralphs.com

1. Your first step will be to regis-

ter online with Ralphs. Please follow the instructions on their website to set up a user name and password.

2. After completing the online registration, log back into ralphs.com and sign in.
3. Click on "Edit Community Contribution" (towards the bottom of the screen).
4. Enter H.E.L.P.'s 5-digit NPO number, 92018 and SAVE!
5. Go Shopping!

As an alternative for registration, you can contact H.E.L.P. for a bar code letter to register with your next Ralphs purchase

Not a Ralphs club cardholder? Visit the customer service desk at any Ralphs market for the quick and easy application! Program runs through August 31, 2012 — *so sign up or re-register today!*

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***Do you have someone you wish to honor or remember, or something you want to celebrate?
Please include the information with your donation to be listed in H.E.L.P. Is Here.
For any questions on how to do this, please call 310-533-1996.***

H.E.L.P.[®]

Healthcare and Elder Law Programs Corporation
1404 Cravens Avenue
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help4srs.org

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H.E.L.P.[®] Is Here



Save the Date!

Join us on Friday, June 22, 2012 for this year's **Celebrate Summer** Gala fund raiser, which will be held again this year at the beautiful oceanside Trump National Golf Club on the Palos Verdes Peninsula.

The evening will begin with a VIP reception for sponsors and honorees at 5 p.m. The general reception and silent auction will start at 6:00 p.m.,

followed by dinner. We will recognize this year's honorees for their years of involvement in the goals of H.E.L.P. and meeting community senior needs, with the Legacy, Vanguard, and Inspiration awards.

For more information about the event, information about sponsorship opportunities, and ticket purchases, please call the H.E.L.P. office at 310-533-1996.