

West Oak Lane NORC

# News You Can Use

*Help for People Over 60*

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## West Oak Lane NORC is Here for You!

It's full-speed ahead for the West Oak Lane NORC Initiative. We are working with our community partners and area agencies to provide free information, referral, and linkage for adults aged 60 and over.

Our free program, funded by Ogontz Avenue Revitalization Corporation and the Chestnut Hill Health Care Foundation, can help you access services, including utility and property tax/rent rebates, socialization opportunities, medical insurance and prescription information, and much more! We can guide you through the application process for government programs, and

we can also assist you in completing the paperwork.

We have kicked off our friendly visitor program, which links homebound older adults with visitors who can provide companionship and also run small errands.

Our "Lunch and Learns" for West Oak Lane residents are held on a monthly basis. We provide lunch and a different speaker each month. You bring your appetite and your questions.

If you need to get connected to activities or services, and you don't know where to begin, please call us to start the process.



*Let us help you get connected...*

*The West Oak Lane NORC Initiative is one of the free programs housed in the West Oak Lane Resource Center. For more information or an appointment, please call Sara at 215-924-4815. We look forward to hearing from you!*

## NORC on the Web!

The West Oak Lane NORC has a new website! For more information on our programs and services, please check us out :

[www.einstein.edu/yourhealth/geriatrics/norc](http://www.einstein.edu/yourhealth/geriatrics/norc)






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*Laughter can lighten our loads and help us stay healthy!*

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## Is Laughter the Best Medicine? You Decide...

Each February, Valentine's Day and the American Heart Association bring our attention to our hearts. Are we doing everything we can to keep our hearts healthy and happy? Did you know that you might be able to do this with something as simple as laughter? Current research suggests just that.

Norman Cousins suggested that laughter might help us heal ourselves in Anatomy of an Illness. He was diagnosed with a disease that caused him severe pain and from which he got very little sleep. He discovered that ten minutes of genuine belly laughter, usually brought about by watching Marx Brothers films, gave him two hours of pain-free sleep.

Many of us have heard about the fight or flight reaction that occurs when we're in trouble. We've all heard that constant stress is the cause of many of our ailments, but often we haven't been given much instruction about what to do about the stress! Laughter can be one of the antidotes to our stressful lives, along

with maintaining a healthy weight and doing some regular exercise.

Did you know that children laugh up to 400 times a day, while adults only laugh about 15 times a day? Hearty laughter helps our brain produce positive neuropeptides, immunoglobulins, B cells, natural killer cells, T cells, gamma interferon, and endorphins (a chemical as strong as a narcotic pain reliever.) This means that deep belly laughter can help us improve our immune systems and help us stay healthy.

Dr. Michael Miller, cardiologist at the University of Maryland Medical Center in Baltimore, conducted a study which showed that laughter is linked to healthy function within our blood vessels. He showed a stress-provoking movie to 50 percent of the participants and a humorous movie to the other group. The group that saw the funny movie had a 22 percent increase in their blood flow, while the ones who saw the stress-provoking movie had a 35 percent decrease in

blood flow. Dr. Miller recommends that we all exercise thirty minutes three times a week and add 15 minutes of laughter on a daily basis to help maintain the health of our heart's blood vessels.

You might ask, "How do I make myself laugh?" Try renting humorous DVDs, reading amusing stories, listening to your favorite comedians, or watching cartoons with your children or grandchildren. Paul E. McGhee suggests in his book, Health, Healing and the Amuse System (Humor as Survival Training,) that we educate ourselves about humor and discover what makes us laugh. He feels that if we can find humor in everyday events, even when those events may be very tough to take, we can lighten our loads. That's advice that I intend to take seriously!!!! Tee Hee Hee!!!

I sincerely wish you all Happy, Healthy Hearts!

Lynn M. Trimborn, RN  
Neighborhood Nurse  
Unitarian Universalist  
House Outreach Program

# Tips for the Visually Impaired

As we age, our visual capabilities often decline, and we have more trouble doing the things we once found easy. Here are some suggestions for overcoming these challenges and making life easier.

1) Purchase “bump dots” (self-sticking raised dots) and stick them on the 350 mark of your oven dial, the 70 mark on your thermostat, and the number 5 on your phone. Not only will it make it easier to find those spots, but you’ll also be able to tell where everything else is by its position relative to the bump dots.

2) Use high contrast. Buy bathroom towels that are a different color than your walls, use a dark tablecloth with white plates, paint your light switch plates a different color than the wall.

3) Organize! Safety pin your socks together before throwing them in the wash so that you won’t struggle to find matching pairs when they come out. Keep all your cosmetics together in a basket. Put things back in the same place every time so you always know where they are.

4) Consider safety. Move furniture out of

the way if you keep bumping into it. Light the stairs well. Mark the edges of steps with reflective tape.

5) Get the services you deserve. Call Associated Services for the Blind and Visually Impaired (215-627-0600) to register for classes that will give you more hints, and to join support groups and recreational activities. Vision limitations don’t have to be life limitations!

Barbara Levin, M.Ed.  
Manager,  
Specialized Services  
Associated Services for  
the Blind and Visually  
Impaired



*Find things more easily—put the things you need back in the same spot every time!*

## Income Tax Anxiety?

There are several free resources for area taxpayers, both on a walk-in basis or by appointment.\*

Both AARP and The Campaign for Working Families encourage you to take advantage of free tax preparation sites.

*West Oak Lane Senior Center  
7210-18 Ogontz Avenue  
Philadelphia, PA 19138  
215-685-3511*

*By appointment only*

*The Campaign for Working Families*

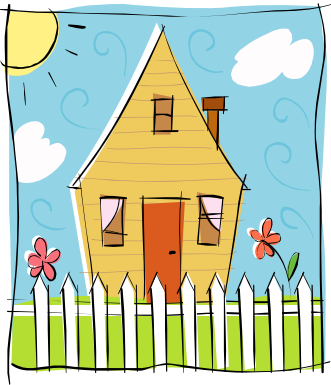
*Site Locator Hotline:  
215-686-2599*

*AARP  
888-227-7669*

*\*Some free sites may have maximum income allowances. Please ask!*



"I've heard it's not the knees that are first to go.  
It's the money."



## Property Tax and Rent Rebate– Why Wait?

Each year, thousands of Pennsylvanians qualify for a property tax or rent rebate. The new rebate applications (for the 2007 calendar year) are now available, so why wait?

You are eligible for a rebate if you fall into one of the following categories:

*Age 65 and older*

*A widow or widower age 50 and older*

*Over 18, with a disability*

If you are a renter, your income must be no more than \$15,000.\*

If you own your home, your income must be no more than \$35,000.\*

*\* Only 1/2 of Social Security, SSI, and SSP counts towards these income limits. If you aren't sure whether you meet the income requirements, please give us a call. We're happy to help!*

All applications must be postmarked June 30, 2008. The sooner you submit your form, the sooner you receive your rebate, so don't wait!

Our staff at the West Oak Lane NORC program are available to assist in the completion of this application. We also have extra applications, for those who have not applied before (and did not receive them in the mail). Please contact us to schedule a free appointment. Call 215-924-4815. Please leave a message if we are not in the office.



## Are You Having Trouble Paying Your Prescription Drug Costs?

If you are one of the thousands of Pennsylvanians who have trouble paying your prescription drug costs, help may be available.

If you are single with a yearly income of \$15,315, or a couple with an income of \$20,535, you may qualify for assistance with your monthly co-pays and premiums.

The Medicare Low-Income Subsidy is just one of the programs available to assist with prescription and insurance costs. For

more information about programs you may qualify for, please contact our office or the APPRISE program.

The APPRISE program is a free health insurance counseling program specifically developed to assist Medicare recipients.

APPRISE representatives can provide you with objective and easy-to-understand information about Medicare, Medicaid, long-term care insurance, and more!

To reach a local APPRISE representative, please call 215-456-7600. The local APPRISE program is based at Albert Einstein Medical Center.

You may also call the NORC office for general information or for assistance getting connected, at 215-924-4815.

Find out what you're eligible for. Don't let high prescription costs keep you from getting the medicines you need.

## Center in the Park's In-Home Support Program: Helping Older Adults Live Better at Home

Change can be scary, especially when it involves losing some of your independence. Many seniors do not know where to turn when they find themselves unable to do everyday tasks, like cooking, cleaning, or shopping by themselves. The fact is that there is help out there. You just need to know where to find it.

If you find yourself in this situation, Center in the Park's In-Home Support Program (IHSP) may be exactly what you need. IHSP is designed

to offer temporary assistance to people over 60 who are unable to leave home safely due to illness, disability, frailty or other reasons. IHSP can help you get back on your feet.

If bathing, dressing and grooming have become burdensome, IHSP can provide personal care assistants to help you with these basic tasks for up to four weeks. Also, if keeping up your household is beyond your current capabilities, IHSP can step in

with cleaning and laundry services for up to six months. IHSP also may be able to provide minor home repairs, adaptive equipment, and one-time items not covered by your insurance, like dentures, hearing aids or orthopedic shoes. Our social workers can help you apply for benefits and entitlements through the Department of Public Welfare, utility companies, Social Security, and others.

Our professional social workers will come to your home and help you decide what services will suit you best.



*Let the In-Home Support Program help you!*

**Reach out to IHSP today. Call 215-849-5100 for more information. To learn more about other programs at Center in the Park, call 215-848-7722.**

Stephanie Randazzo, BSW  
Outreach/ IHSP Social  
Worker  
Center in the Park



"This drug is not for everyone. It's only for people whose insurance will pay for it."

*Don't miss our next "Lunch and Learn" on Friday, March 14!\**

*Representatives from Community Legal Services' Elderly Law Project will be sharing information about eligibility for PCA services, as well as Medical Assistance Estate Recovery (general information on page 7). We provide lunch, you bring your appetite and your questions!*

*Please call us for more information or to register for this free event!*  
**215-924-4815**

*\* At this time, this program is only available to West Oak Lane residents.*



## February is Heart Month!

February is American Heart Month, just in time for Valentine's Day. Heart disease is the nation's number 1 killer so it should not be taken lightly. If you or someone you love has heart disease, it is a perfect time to make some lifestyle changes to benefit your health. According to the American Heart Association, a healthy diet and lifestyle are the best weapons to protect against heart disease. So what can you do?

### **Add fruits and vegetables to meals:**

Fruits and vegetables are good sources of fiber, vitamins and minerals, which can reduce your risk of heart disease. If you have difficulty preparing fresh fruits and

vegetables, frozen or canned versions are good options, preferably canned without added sugar or salt.

### **Choose skim or 1% milk instead of whole milk:**

Whole milk has more saturated fat, a key contributor to heart disease, than the lower fat versions.

### **Reduce your salt intake:**

Don't use the saltshaker at meals. Reduce your intake of foods high in sodium (salt) e.g. processed meats (bacon, sausage, etc), canned soups, pickles, olives, and fast food, to name a few.

### **Remove skin before eating chicken or turkey:**

Removing the skin can significantly reduce your intake of saturated fat (the fat that can promote heart disease).

### **Choose lean meats:**

A good way to do this is look for higher percentage lean meat on the package (e.g. 90% lean beef is better than 80% lean beef).

### **Move more:**

Exercise, even a short walk around the block, can be good for your heart (ask your doctor first if this is safe for you).

Small changes add up to lasting results, so make a goal for yourself and stick to it!

Dana Howard, RD  
Outpatient Dietitian  
Albert Einstein Med. Ctr

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*Take care of your heart and it will take care of you!*

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## Green Beans With Balsamic Vinegar

1 pound of fresh green beans  
Margarine  
2 tbsp real bacon bits  
1/4 cup chopped onion  
1 tbsp brown sugar  
2 tbsp balsamic vinegar

Wash and trim green beans. Cover with water in pan. Boil just until tender, 10-12 minutes. While beans are boiling, prepare the sauce. Melt margarine over low heat in small saucepan. Sauté onion and bacon until onions become opaque (when you can't see through them). Add sugar and vinegar and cook 1 minute. Drain beans, pour sauce over beans and toss well to coat. Enjoy!



## What Will Happen to Your House if You Get Care at Home or in a Nursing Home?

People often have questions about what will happen to their home if they get Medical Assistance for long-term care. This article addresses some of those questions.

### **Do I have to turn my house over to the nursing home or a government agency?**

NO. If the state is going to help pay for your long-term care through the Medical Assistance program, you may have to give some or most of your income to the nursing home each month. You do not have to sign over the deed of your house to receive care at home or in a nursing home.

### **Will the state try to take my house while I'm in the nursing home?**

No. The state will not do anything to your house while you are living in the nursing home or anywhere else. The state has a program called "Medical Assistance Estate Recovery" through which it tries to recover the money it paid for long-term care. Medical Assistance Estate Recovery happens

only after the recipient of long-term care has died.

### **What is Medical Assistance Estate Recovery?**

The law requires that Pennsylvania try to reimburse itself for the long-term care services provided to people 55 years of age or older in certain situations. Long-term care may have been provided in a nursing home or through the Aging Waiver or LIFE programs. Pennsylvania keeps track of the amount that the Medical Assistance program pays for long-term care and adds up the "debt" after the death of the person who received care. The state then tries to collect money or assets from the deceased person's estate to repay the debt. The Department of Public Welfare is responsible for collecting the money.

### **What is an estate?**

An estate is the property owned entirely or in part by a person after the person's death. For the purpose of Medical Assistance Estate Recovery, only the probate estate matters. The pro-

bate estate is what would pass by will or by law (for example, if the person does not have a will) to other people after the owner dies.

### **I don't own anything but my house and I want to leave that to my children. Will the state still take it?**

The state has a legal right to recover money from your house even if you have a will giving it to your children. However, there are situations in which the state should not try to collect the debt.

### **Who Can Keep the House After My Death?**

The state should not try to take your house as long as you have a spouse, a child less than 21 years old, or an adult child who has a disability. It doesn't matter if the person is living in the house or not.

If you own the house with your spouse and the deed says "tenancy by the entireties" or "joint tenancy with right of survivorship," your

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*You do not have to sign over the deed to your home to receive care at home or in a nursing home...*

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Sara Popkin



*The West Oak Lane NORC opened its doors in August, 2007. Its mission is to connect older adults with the resources that they need to remain in the community as they age. A non-profit program with free services available to area residents, the West Oak Lane NORC is funded by Ogontz Avenue Revitalization Corporation (OARC) and the Chestnut Hill Health Care Foundation.*

*The NORC began through the Strategic Alliance for the Elderly (SAFE), a partnership in Northwest Philadelphia that came to fruition in 2004. SAFE strives to strengthen the community's capacity to meet the needs of older adults by sharing knowledge, pooling resources, and pursuing collaborative opportunities that improve service delivery and enable older adults to make informed choices and enjoy greater access to health and social services, while remaining a vital part of the neighborhoods in which they live.*

**SAFE MEMBERS:**

*Albert Einstein Healthcare Network  
Belmont Behavioral Health  
Center in the Park  
Jaisohn Center  
Neighborhood Interfaith Movement*

*Ogontz Avenue Revitalization Corp.  
Philadelphia Corporation for Aging  
Stapeley in Germantown  
Unitarian Universalist House Outreach  
The VNA of Greater Philadelphia  
West Oak Lane Senior Center*

## What Will Happen to Your House if You Get Care at Home or in a Nursing Home? (continued from page 7)

spouse will get the house free and clear when you die. The state will not try to recover any money from the house.

If the deed is in your name only, nothing will happen to the house until your surviving spouse dies, your disabled son or daughter dies (or is no longer disabled), and all your children have turned 21 years of age. When all of these things have happened, the state may try to recover money from the house.

If only your spouse's name is on the deed, you do not legally own the house. However, if your spouse dies before you and leaves

you the house, the house will pass to you and you will legally own it. If you receive long-term care services through the Medical Assistance program while you own the house, the state may try to recover from it after you die. If your spouse's name is on the deed and you die first, the house will not be part of your estate and the state will not try to recover any money from the house after your death.

**Next newsletter: What you need to know about transferring your house and exceptions to Medical Assistance Estate Recovery.**

**Beth Shapiro  
Attorney  
Elderly Law Project  
Community Legal Services,  
Inc.**

