

SENIOR

Living



The Sunshine Act

More light is being shed into the world of healthcare. Starting on Sept. 30, 2014, consumers of all ages were able to begin seeing a clearer picture of what may be driving their healthcare providers' decisions.

The Physician Payments Sunshine Act requires drug and medical device manufacturers to publicly report virtually all payments, gifts, and other services provided to health care providers and teaching hospitals every year.

With much research showing that pharmaceutical industry-provider relationships have a definite influence on behavior and health-care cost increases, the new act will provide a more transparent peek into these relationships, which can be built upon billions of dollars of marketing and sales activities aimed at securing healthcare provider partnerships.

WHY NOW?

While not all relationships between providers and drug manufacturers are problematic, the Sunshine Act will help ensure that provider-industry relationships receive the appropriate oversight. It also will help motivated health care consumers, especially senior citizens who have been burdened with skyrocketing costs, make more informed decisions about their providers.

According to a recent study by the Employee Benefit Research Institute, a U.S. couple retiring in 2012 needed \$227,000 in order to have a 75

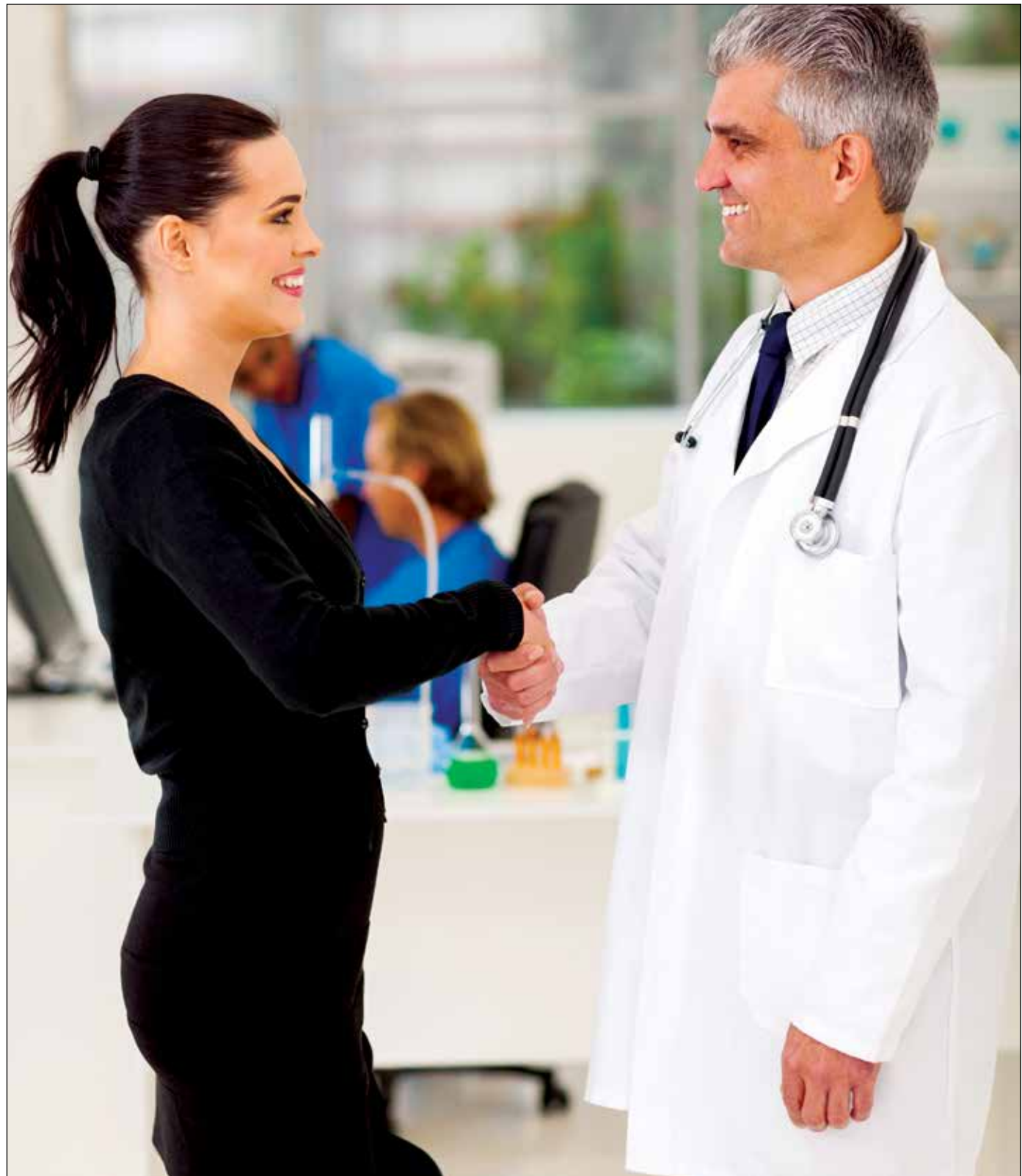
percent chance of covering their future medical costs. Retired couples who want a 90 percent chance of being able to pay for their out-of-pocket medical costs need to have \$283,000.

HOW THE LAW WORKS

Each year, drug and medical device manufacturers will be required to submit information detailing their financial relationships with health care providers and teaching hospitals.

This data will then be analyzed and distributed to Congress, state officials and the public. In addition, a searchable online database is now available and set to update every year. All involved parties have an opportunity to review the submitted information prior to publication and suggest changes.

There is already evidence that the Sunshine Act likely will work as expected. Massachusetts implemented its own Sunshine Law and saw a 12 percent decrease in payments from industry to health providers and hospitals between 2011 and 2012, according to the American Association of Retired Persons.



Elder Justice

Elder abuse is a troubling issue that many senior citizens and family members know about all too well. If you or someone you know is a victim, there is help available to you.

Every state has resources to guide you through making the right decisions when it comes to preventing and reporting elder abuse, which can include abandonment, neglect and physical harm.

The United States Department of Justice offers a tool enabling site visitors to search via ZIP code for agencies and nearby help.

The DOJ urges community members dealing with elder abuse to utilize the following resources:

(Visit www.justice.gov/elderjustice for a full, detailed list.)

Adult Protective Services: This group was established to investigate reports of elder abuse and, when appropriate, provide or arrange for victims services.

Area Agencies on Aging: The AAA is equipped to respond to the needs of Americans ages 60 and older, helping provide services and living arrangements that aid older adults remain in their homes for as long as possible.

Domestic violence organizations: There are many domestic violence organizations that can deliver services to increase victim safety, abuser accountability and public awareness of domes-

tic violence and its prevention.

Federal law enforcement contacts: Contacts within federal agencies are responsible for the prevention, detection and investigation of crime and for the apprehension of alleged offenders, including situations involving elder abuse.

Legal Aid services: These services offer civil legal assistance to low-income Americans through representation in individual cases and clinics.

Long-term care ombudsmen: Advocates for residents of board and care homes, nursing homes and assisted living facilities, ombudsmen provide information about how to find a facility, get quality care and file a complaint.

Medicaid fraud control units: Elder abuse also can include Medicaid fraud. Control units have been put in place to investigate and prosecute health care providers who defraud the Medicaid program.

Sexual abuse organizations: These groups address sexual violence issues and prevention of sexual violence by providing services to increase victim safety, abuser accountability and public awareness.



Alleviate Your Knee Pain

Feeling weak in the knees – and not in a romantic type of way – is a common ailment senior citizens face.

Knee joints can become affected by arthritis, causing pain and inflammation over time. This swelling and discomfort may be worse in the morning, after resting or after vigorous activity.

Your physician may have some specific pain relief tips after examining your knees, so the doctor's office is a great place to start. Be wary of “magic” supplements or vitamins with claims for instant pain relief, and consult with your physician.

ARTHRITIS SYMPTOMS

There are many indicators of arthritis that you should be aware of as you age. Below are a few from the American Academy of Orthopaedic Surgeons.

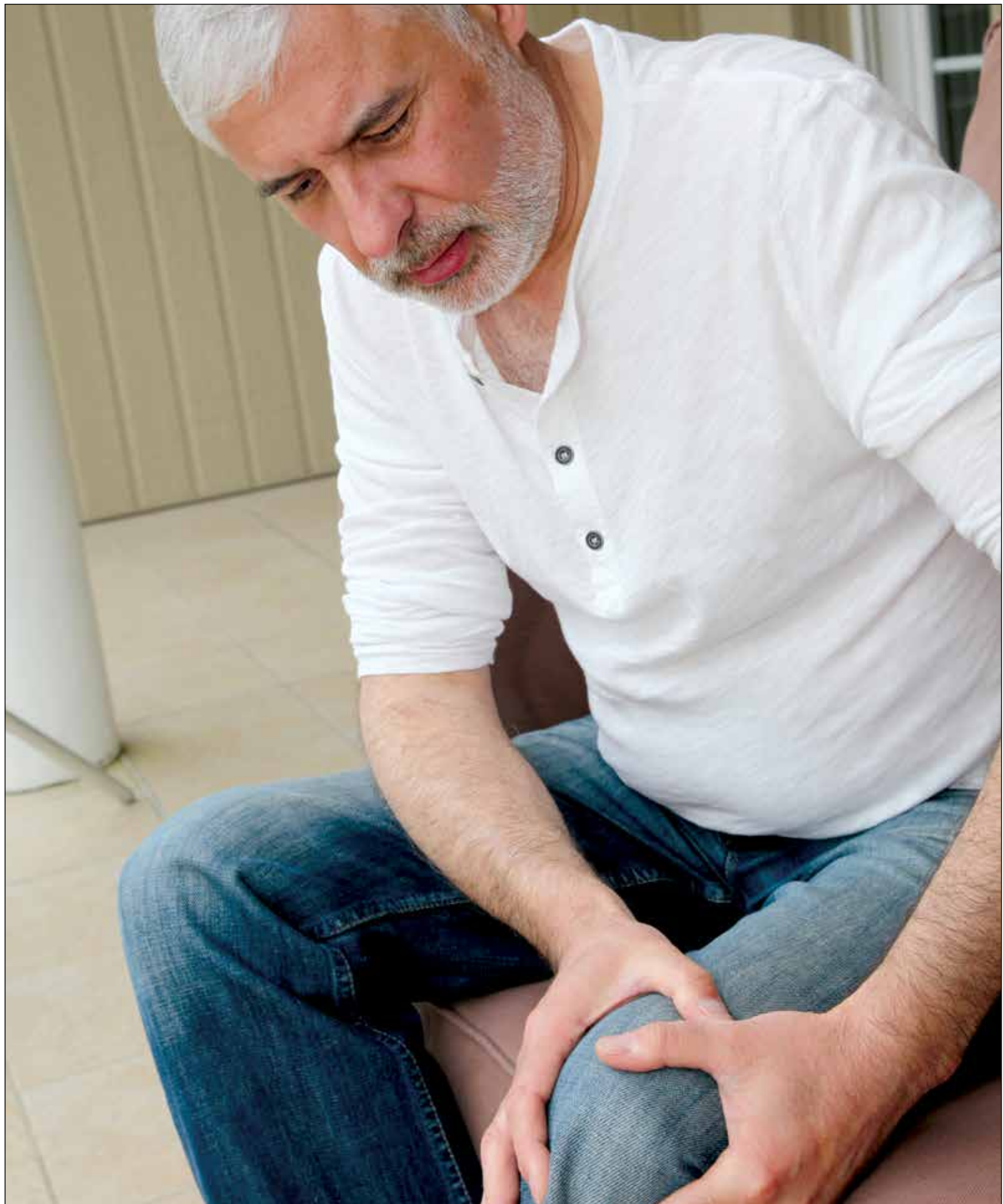
- The joint may become stiff and swollen, making it difficult to bend and straighten the knee
- Loose fragments of cartilage and other tissue can interfere with the smooth motion of joints
- Pain may cause a feeling of weakness or buckling
- Many people with arthritis note increased joint pain with rainy weather

LOSE WEIGHT

Older people with weight problems can relieve knee pain from osteoarthritis if they drop 10 percent of their body weight through diet and exercise, a 2013 study found.

Overweight and obese people 55 or older who participated in a diet and exercise program reported less pain, better knee function, improved mobility and enhanced quality of life after losing one-tenth of their weight, according to the study in the Journal of the American Medical Association.

Regular exercise complemented by plenty of stretching can help get you back on track. Incorporate healthy eating habits, as well, to help you reach the goal.



Lower Your Credit Card Rates

Do you think your credit card interest rate is too high, but you're not sure what to do about it? New research says you should simply ask to have it reduced.

A 2014 survey by CreditCards.com found that about 80 percent of senior citizens who asked their credit card companies for a lower rate got it. Also, the odds of a card issuer showing leniency on late payments improved with age.

For instance, one-third of people ages 18 to 29 received a lower rate for asking, according to the poll. That success rate reached 80 percent among those 50 to 64.

SENIOR ADVANTAGES

Older consumers have some factors working in their favor when it comes to bartering with credit card companies. They are likely to have higher incomes and longer credit track records with their card companies.

The existing relationships can be the primary difference-maker, so be sure to keep up with timely payments over the course of your agreement.

Be sure to share your good habits with younger family members. They may be surprised to find out about the potential for lowering their credit rates, as well.

NEGOTIATE YOUR RATE

You can easily check to see



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if your card's rate is in line with the latest figures. This information is online at sites such as CreditCards.com, Bankrate.com and CardRatings.com.

A quick scan of those sites in late 2014 found the average

annual interest rate to be around 15 percent.

If your interest rate is hovering around the 19 or 20 percent mark, it could be worth a call to your credit card company to negotiate a better rate.

LATE FEE FORGIVENESS

More than 90 percent of those earning at least \$75,000 a year had a late fee forgiven, compared with 76 percent of those with income between

\$30,000 and \$49,999, according to the survey by CreditCards.com. With many late fees coming in around \$25 for the first offense and \$35 for the second, a quick call to your issuer may turn out in your favor, depending on your track record.

Fun and Games

Let the games begin! If you have yet to let go of that inner child or competitor, the National Senior Games may be your must-attend event of 2015.

The competition is put on by the National Senior Games Association, a non-profit organization dedicated to motivating active adults to lead a healthy lifestyle through the senior games movement. The Games is a 19-sport, biennial competition for men and women 50 and over and is the largest multi-sport event in the world for seniors.

The 2015 event is slated for July 3 through 16 in Bloomington, Minneapolis and St. Paul, Minn., with more than 12,000 athletes expected to compete.

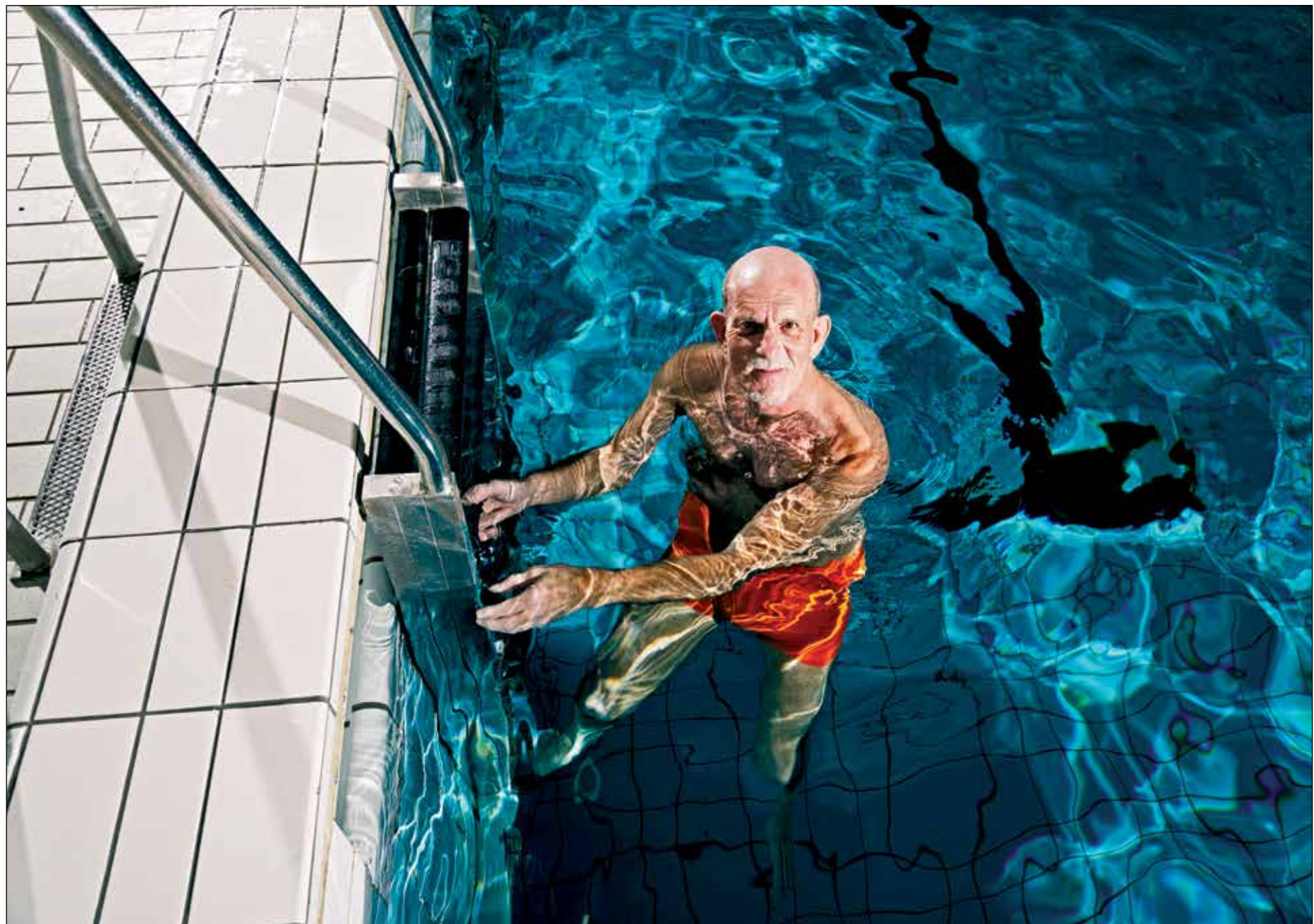
HOW TO GET STARTED

To participate in the National Senior Games, you must be 50 years old and qualify the year before through a NSGA-sanctioned state qualifying games. You may qualify through the state you live in or any state which allows out-of-state competitors.

A complete list of sanctioned state organizations with contact information and web links is available on at www.nsga.com on the state games page.

HISTORY

The NSGA was formed in 1985 by a group of seven men and women in St. Louis. Initially known as the National



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Senior Olympics Organization, the group's vision was to promote healthy lifestyles for adults through education, fitness and sport.

In fall 1985, they hosted a meeting of people conducting

games for seniors in their 33 states. That group planned the first National Senior Olympic Games, coordinated in 1987 in St. Louis. The games attracted 2,500 competitors and have been taking place across the

country every two years since.

CORE SPORTS

Individual sports at the NSGA competition are archery, barebow, badminton, bowling,

cycling, 5K, 20K, 40K, golf, horseshoes, pickleball, racquetball, road race, shuffleboard, swimming, table tennis, tennis, discus and a triathlon. Team events include tennis, basketball, softball and volleyball.

National Senior Citizens Day

Every Aug. 21, senior citizens everywhere are honored in a way they truly deserve. National Senior Citizens Day honors our elderly population and all that they have achieved and sacrificed for their families.

Many countries and local communities carry out their own version of senior citizen days, so check with your regional groups to find out when and where an event is taking place near you.

THE PROCLAMATION

In his proclamation on Aug. 19, 1988, President Ronald Reagan said: “For all they have achieved throughout life and for all they continue to accomplish, we owe older citizens our thanks and a heartfelt salute. We can best demonstrate our gratitude and esteem by making sure that our communities are good places in which to mature and grow older.”

That message of appreciation kicked off a special tribute to our nation’s elderly population that is still running strong today.

SHOW APPRECIATION

There are many ways you can celebrate National Senior Citizens Day, no matter your age. The holiday was designed to encourage recognition and appreciation for the value of seniors.

On National Senior Citizens Day, Americans are urged to: Spend quality, undivided



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time with senior citizens.

Show appreciation for senior citizens through face-to-face interactions, phone calls or handwritten letters.

Perform volunteer work in support of the elderly at local hospitals, nursing homes or

homes for war veterans.

HOW TO SPEND YOUR DAY

If you are a senior citizen, enjoy your day any way you

desire. Here are a few ideas:

Restaurants: There are sure to be some discounts at eateries in your area. Call ahead to a few of your favorite spots.

Golf: What better way to celebrate your day than on the golf links? Your local course

may be offering discounted greens fees or even a free bucket of balls for the driving range.

Have a Party: Invite your closest senior citizen friends over to your home or to a restaurant to share stories and laughter on your special day.

Time to Take Action

Seniors are more likely to vote and become engaged in local politics than any other population across the United States, making them a critical voice at the political table.

MAKE YOURSELF HEARD

Grassroots lobbying is perhaps the most effective way to let your representatives and senators know your opinion. You can do so by calling in to a local or Washington, D.C., office, sending an email or signing a petition.

You also can work on scheduling a personal visit to your local congressman or representative. Remember, these elected officials work for you and should be committed to making informed decisions in support of their constituents. That's where you come in.

EDUCATE YOURSELF

Stay informed and ask questions about issues that interest you or impact your daily life. Find organizations that provide weekly and monthly legislative updates, petitions and congressional responses to petitions.

You can sign up for regular newsletters from senior organizations across the political, healthcare and finance industries, as well as from local trade organizations that have a strong impact in your area.

Doing so will keep you abreast of important policies or processes that could have an effect on your wallet, home or health.

KEEP VOTING

Senior citizens are historically the most dependable voters. It is important to maintain that influence by continuing to make your way to the voting booth.

More than 60 percent of citizens age 65 and older consistently cast their ballots for midterm and presidential elections, according to a report in U.S. News. This gives senior citizens the power of influencing policy on the local, regional and national levels – a power that must continue to be respected and supported by senior citizens across the country.

