

October Long Term Care News

Reporting this morning from San Antonio, Texas, where the rain is coming down, the humidity is going up, and sane people would say there are only two reasons to move here: the lack of taxes and the absolute insanity of the politics! Every day is a joy ride!

Carrier News

None to report — Mutual of Omaha has an upcoming rate increase of 10% but not in NY.

Local LTC Issues

- The closing of the skilled nursing disaster known as Waterview Heights is delayed due to the fact that New York State regulations will not permit the facility to just throw patients out onto the street. Beds must be found, family convenience notwithstanding, and operations must continue until all patients have been re-located. Hint-hint — if family can come up with some seed money, that could help? See your friendly elder law attorney for advice.
- The Albany Center for Independent Living has been termed "unsafe for occupation" by the town of Bethlehem, and has been ordered to close. Same situation, different facility definition and regulators.
- In September, Monroe Community Hospital celebrated the opening of Friendship Place, a newly renovated 25-bed memory care "neighborhood" designed to enhance the quality of life for individuals living with Alzheimer's disease, dementia and other cognitive impairments.

Meetings, CE, Etc.

- October 13 — Lifespan hosts "Age-Friendly Health Care" at the JCC from 4:30 to 6:00 pm. Featuring Dr. Jane Carmody, DNP, from the John A. Hartford Foundation, the symposium covers medications, mobility, mind and what matters to improve health care for older adults. Reach out to amcook@lifespan-roch.org for information and registration.
- October 14 — FPA of Greater Rochester presents "Cybersecurity & Artificial Intelligence" at Locust Hill CC. 1-hour of CE for NYS insurance, pending CFP approval. Registration and buffet breakfast at 7:45, 8:00 to 10:00 am program, in two segments. First hour, cybersecurity issues presented by Greg Francois, founder/CEO of Dani Security, and second hour covering AI and the future of entry-level work, presented by Dr. Larry Glass. Contact rocfpaoffice@gmail.com for registration and information.

- November 4 — save the date for The Community Foundation's Celebration of Giving at the Hyatt Regency Rochester. This year's Community Bridge-Builder Award will be presented to Anthony L. Gugino, VP and wealth advisor for Tompkins Financial Advisors. 5:30 to 8:30 pm, contact rsvp@racf.org for reservations and information.

Of Importance to All Seniors

The "silly season" (no, not that Tuesday in November) to go AEP-S**t starts October 15 — but — the promotional period begins today. Guard your bird, as they say, protect your clients, and form an alliance if you don't already have one with a wonderful Medicare expert who will help zero in on the best plan for your client.

For clients who have moved away from New York, please keep in mind that the underwriting protections we have in NY are an exception, not the rule. Medicare regulations require medical underwriting for some clients switching between MA and supplemental plans, for certain clients signing up after age 65, depending on the state of residence. One of the few times when "not in NY" is a positive for insurance coverage, especially for clients enrolled in EPIC, a good idea even if finances would seem to disallow most benefits.

Media of Interest -- drop an email to receive a file

- Nursing Home Beds are Becoming More Scarce, NY Times
- Violence Repeatedly Erupts at Dementia Care Facilities, KFF
- Dementia, the Karaoke Test and the Vanishing Self, WSJ
- The Dementia that often strikes in midlife, and the signs people miss, WaPo
- AARP report says state of assisted living is cause for concern, industry says it helps residents live well, McKnights Senior Living
- A disinherited Niece faces Theft Charges, WSJ
- Boomers Join Parents in Retirement Villages, WSJ
- Getting Benefits of Retirement Home Care at your own home, NY Times
- A new answer to America's growing elder-care challenges, WaPo
- The Simplest Way to Plan for LTC Expenses, Morningstar

October is a beautiful time of year, especially for "leaf-lookers!" Some nice days before winter hits, some sunlight at days' end before the winter solstice, good football weather, not so good for northern baseball teams heading into the World Series, and hopefully no rain for trick-or-treaters! Time to prepare clients for holidays and that trip to warmer weather, last-minute details like "what do you plan to do when you can no longer take care of yourself?"

Your health buys long term care insurance. Your money only pays the premium.

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