

Medicare handbook available to elderly free of charge

RALEIGH—The North Carolina Department of Human Resources' Division of Aging in cooperation with the N.C. Department of Insurance have co-produced a new booklet designed to help older citizens better understand Medicare and other kinds of supplemental health insurance. "Medicare Handbook" is now available free of charge upon request.

Medicare is a federal health insurance program for people 65 years of age and older, and for some disabled senior citizens. It is designed to help pay for doctors' treatment, inpatient and outpatient hospital care, outpatient physical therapy, inpatient care in a skilled nursing facility, and home care provided by a home health agency.

Medicare covers only about 40 percent of the total cost of medical care for the elderly. However, many older

adults still believe that Medicare pays for all of their medical costs, according to a recent survey by the American Association of Retired Persons (AARP).

Medicaid coverage is divided into two parts: Part A is hospital insurance, while Part B covers doctors' and outpatient services.

There is no charge for Part A. It covers approved care in a hospital, a skilled level nursing home, a hospice, or care at home provided by a home health care agency. These facilities must be certified by Medicare.

Medicare pays the hospital insurance (Part A) according to benefit periods. A benefit begins the first day in a hospital and ends when a patient has been out of a hospital and ends when a patient has been out of a hospital or skilled nursing home 60 days in a row. Benefit periods are important

because Medicare will only cover hospital bills for 150 days during each benefit period.

In reality, Medicare does not cover long-term nursing care. It may cover nursing home bills for 100 days during each benefit period, but this is not guaranteed. However, it will pay for approved stays in a skilled level nursing home after a person has been in a hospital for 3 days. However it's important to remember that some nursing homes do not provide skilled level care.

Part B of Medicare covers doctors' services and out-patient care. When a person enrolls in Part A of Medicare, he or she automatically becomes enrolled in Part B. If a person does not want Medicare Part B coverage, he should specify that.

There is a monthly premium for Part B, but the federal government pays

over half of the actual cost. Part B pays for 80 percent of covered doctors' services and out-patient care. However, Medicare determines what it considers is a reasonable charge for expenses.

There are a number of items that Medicare does not cover. These include hearing aids, glasses, a private hospital room, private duty nursing, convenience items such as telephone or television, and many prescription and non-prescription drugs taken by a person when he or she are not in the hospital.

When looking for health insurance to supplement Medicare, people should only consider a policy that covers deductibles and co-payments, the difference between their actual bills and Medicare's "reasonable charges," and the items that Medicare simply does not pay for.

When buying supplemental health

insurance be sure you understand terms such as pre-existing conditions, exclusions, benefit limits, deductibles, and renewals. Also find out whether or not the policy is easily renewable, and learn about the different types of insurance policies that are available.

The Division of Aging and the Department of Insurance have received complaints in recent years about forceful selling or pressure tactics by agents, misrepresentation of companies, and advertising that makes it appear that the federal government is endorsing a particular company. No private insurance company selling Medicare Supplemental Insurance is connected with or recommended by the government. Don't be fooled by advertising claims.

We also recommend that a person not buy the first policy offered, but buy more insurance than is needed,

take the time to decide on a policy and be careful about replacing an old policy with a new one.

When you have decided which policy to buy answer all questions in the application, and don't pay cash. Also, ask for a signed receipt with the policy number on it.

After purchasing a policy, a person should pay the premium on time, and keep the policy updated because Medicare benefits change every year. Whenever you receive treatment always show your Medicare card along with any other insurance cards. This will begin the claims process.

For additional information as well as a free copy of "Medicare Handbook" contact the North Carolina Division of Aging, 1985 Umstead Drive, Raleigh, N.C. 27603, (919) 733-3983 or the North Carolina Department of Insurance, P.O. Box 26387, 430 N. Salisbury St., Raleigh, NC 27611.

Association fighting for rights of children

After 10 years in which North Carolina has been operating under a law requiring educational opportunities be provided for all "special" children, the Association for Retarded Citizens-North Carolina is struggling to expand a program to assure that the rights of these young people are upheld throughout their lives.

Public Law 94-142 was the landmark legislation that opened up the public schools to children with physical, mental and emotional challenges. Through this newfound access to education, many of these special children developed a sense of self-worth and independence that had previously been denied them.

For those with severe mental retar-

dation and other developmental disabilities, however, other means are needed to assure that their rights continue to be protected throughout their lives. To this end, the ARC-NC launched in 1984 its LIFEguardianship Program—a corporate guardianship program that allows the association to be named the legal decisions about important aspects of their lives.

The ARC-NC currently is in a drive to expand the LIFEguardianship Program, which serves 30 wards through local ARC chapters in Yancey, Stanley, Lenior, Wake, Yancey and Mecklenburg counties, as well as in the Greensboro area. Individuals receiving these services live in group or

nursing homes in their communities, or in regional residential centers like Caswell Center in Kinston, Murdoch Center in Butner, O'Berry Center in Goldsboro, or Black Mountain Center.

Mrs. Julie Ewing, director of the LIFEguardianship Program, said there are as many as 500 adults with mental retardation in North Carolina who are eligible for the program, and the number is expected to grow.

Personal representatives meet reg-

ularly with their wards and let officials at the ARC-NC in Raleigh know what the legal needs of their wards are. They also offer care and compassion that is sometimes lacking in institutional settings, Mrs. Ewing said.

In an effort to raise additional funds beyond state and federal grants it receives for the LIFEguardianship Program, the ARC-NC has set a goal of \$1 million to be raised for the endowment to provide a firm financial base for the program.

Small business meeting set

Small business owners with limited budgets will learn new ways to get the most form their advertising dollar next week when they attend a three-hour, cost-free workshop co-sponsored by the Small Business Center at College of The Albemarle and the Edenton Chamber of Commerce.

Consultant Mike Collins, currently associated with Fan Publishing Company in Raleigh, will conduct "Low Cost Marketing for Small Business" at 7 p.m. on Tuesday, Sept. 16 in the chamber boardroom. The vest-pocket course is packed with practical ways individual businesses can determine

what their marketing needs are, and then develop plans that will produce optimum returns for their advertising expenditures.

Collins uses the successful sale of his book, "North Carolina Job-hunters Handbook," as an example of low-cost marketing. With an advertising budget of only \$300, the book's promotion resulted in the sale of more than 5,000 copies during its first six months.

The consultant earned his bachelor's degree in radio, television, and motion pictures from the University of North Carolina at Chapel Hill.

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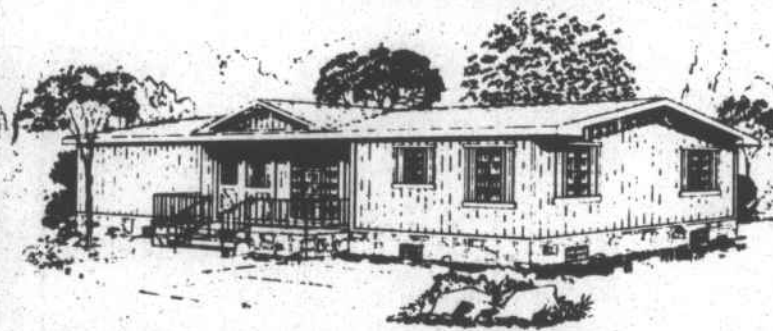
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Request of Peoples Bank and Trust Company, Rocky Mount, Nash County, North Carolina, for authority to close its West Office, 113-116 Edenton Road, Hertford, Perquimans County, North Carolina, effective October 29, 1986, has been filed with the Office of Commissioner of Banks to be processed in accordance with Rule 4 NCAC 3C .0202.

The public is invited to submit written comments on this request to the Commissioner of Banks, Post Office Box 29512, Raleigh, North Carolina 27626-0512. The comment period on this request will end approximately 14 days from the fourth consecutive week of publication. The Commissioner of Banks will consider comments, including requests for a public meeting or formal hearing on the request, received within the comment period.

JAMES S. CURRIE
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